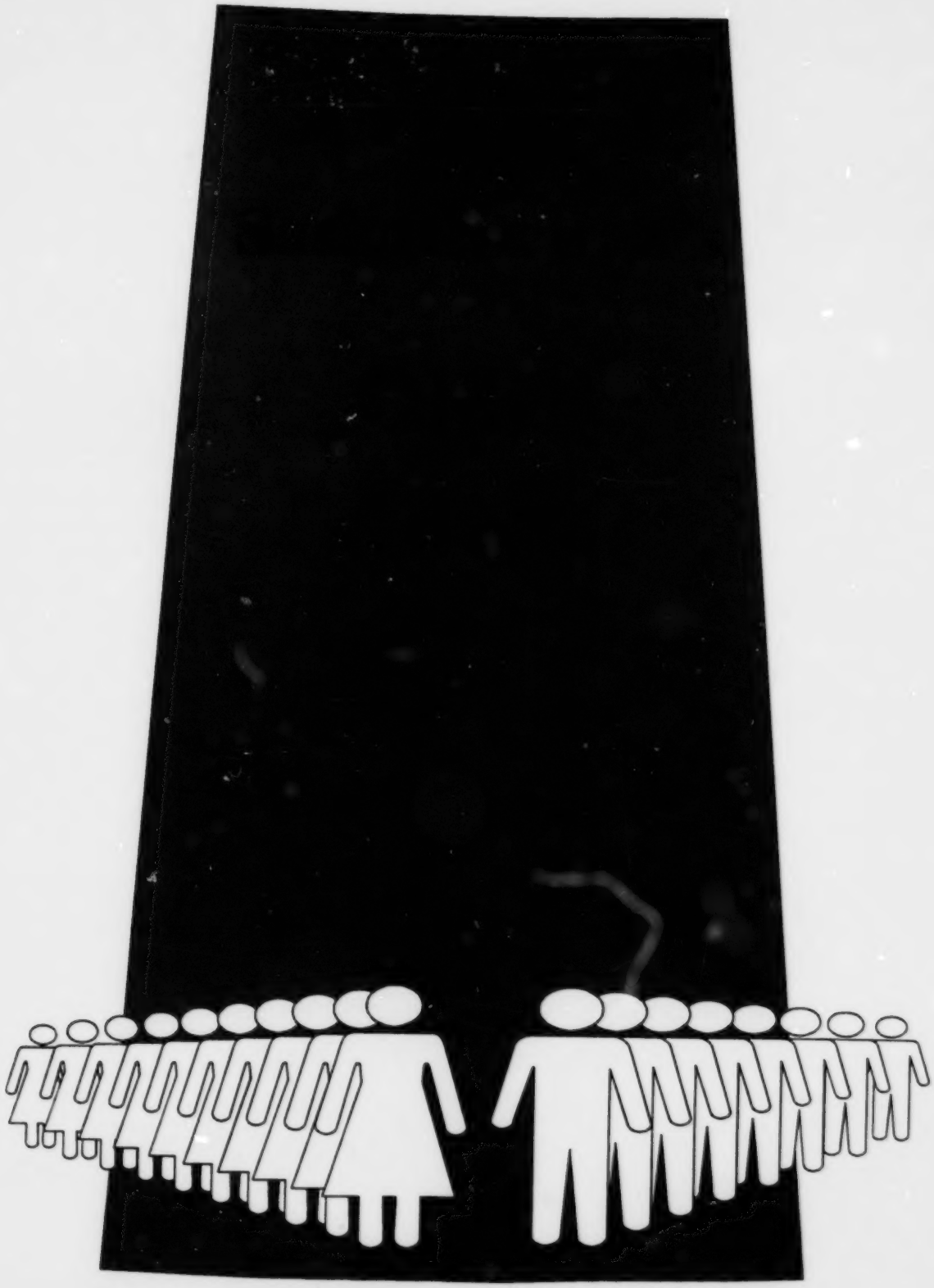
Saskatchewan
Seniors'
Secretariat



# A Profile of Saskatchewan's

# Older Adults

**Prepared by:**

**Saskatchewan Seniors' Secretariat**
**2151 Scarth Street**
**Regina, Saskatchewan**
**S4P 3Z3**
**(306)787-2681 or**
**Toll Free 1-800-667-7161**

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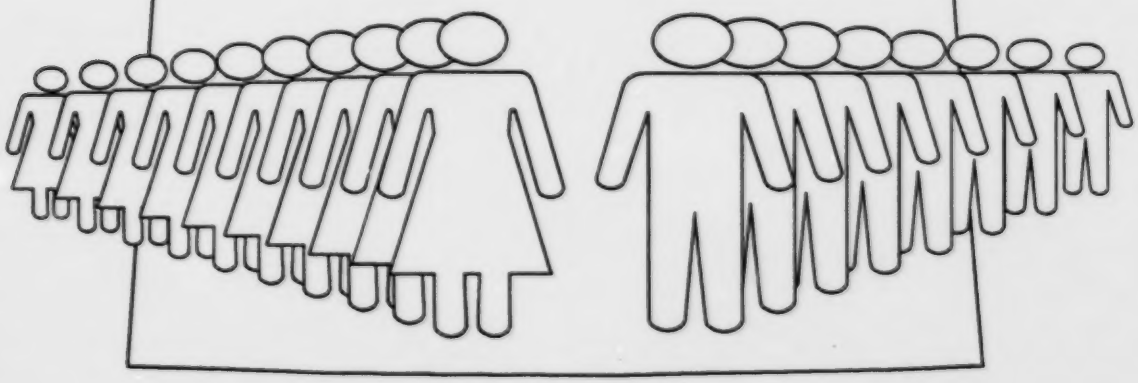

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# Table of Contents


| | Page |
|---|---|
| List of Charts and Tables | 3 |
| Introduction | 9 |
| Highlights | 11 |
| Chapter 1 - Demographics | 13 |
| Chapter 2 - Income and Expenditures | 31 |
| Chapter 3 - Health Status | 45 |
| Chapter 4 - Housing Characteristics | 65 |
| Chapter 5 - Social and Other Characteristics | 75 |
| Summary | 87 |
| Bibliography | 95 |

## Charts and Tables

### Chapter 1 - Demographics


| | |
|---|---|
| Table 1 | Postcensal Estimates of the Saskatchewan Population Aged 55 Years and Over, By Gender, June 1, 1991 |
| Table 2 | Population Aged 65 Years and Over in Canada, Provinces, and Territories, June 1, 1991 |
| Chart 1 | Percentage of Total Population Aged 65 Years and Over, Canada, Provinces and Territories, 1991 |
| Chart 2 | Percentage of Total Population Aged 65 Years and Over, Canada and Saskatchewan, 1911-1991 |
| Chart 3 | Senior Population as a Proportion of the Total Population, Canada, 1986-2036 and Saskatchewan, 1986-2011 |
| Chart 4 | Dependency Ratios, Canada and Saskatchewan, 1956-2036 |
| Table 3 | Saskatchewan Population and Percentage Increase, By Age Group, 1991 and 2011 |
| Chart 5 | Population Aged 65 Years and Over, By Gender, Saskatchewan and Canada, 1981 and 1991 |
| Chart 6 | Ratio of Females to Males Aged 65 Years and Over, Saskatchewan, 1991 |
| Chart 7 | Pyramids for the Saskatchewan Population Aged 55 Years and Over, By Gender, 1966, 1976 and 1986 |
| Chart 8 | Saskatchewan Population Aged 65 Years and Over, By Place of Residence, 1981 and 1991 |
| Chart 9 | Saskatchewan Population Aged 65 Years and Over, As a Percentage of the Population of Cities, Towns, Villages, Rural Municipalities and Indian Reserves, 1981 and 1991 |
| Chart 10 | Geographic Distribution of the Population, Aged 65 Years and Over, By Census Division, Prairies, 1986 |

Table 4 Saskatchewan Population Aged 55 Years and Over, By Age Group, Gender and Marital Status, 1976 and 1986

Table 5 Ethnic Origin of the Saskatchewan Population Aged 65 Years and Over, 1986

Table 6 Aboriginal Population By Age Group and Gender, Saskatchewan, 1986

**Chapter 2 - Income and Expenditures**

Chart 11 Average Total Income, By Gender and Age Group, Saskatchewan, 1985

Table 7 Sources of Income of Unattached Individuals Aged 65 Years and Over, Canada, 1971, 1981 and 1987

Table 8 Sources of Income of Families With Head Aged 65 Years and Over, Canada, 1971, 1981 and 1987

Chart 12 Canada Pension Plan/Quebec Pension Plan, Population Aged 65 Years and Over, By Gender, Canada, 1977 and 1988

Chart 13 Private Retirement Pensions, Population Aged 65 Years and Over, By Gender, Canada, 1977 and 1988

Chart 14 Labour Force Participation Rates, By Age and Gender, Saskatchewan, 1980 and 1990

Table 9 Ratio of Guaranteed Income Supplement Recipients to Old Age Security Recipients, Canada, Provinces and the Territories, 1972-73 to March 1991

Chart 15 Saskatchewan Income Plan, Average Annual Caseload, 1976 to 1991

Table 10 Wealth of Family Units With Head Aged 65 Years and Over, By Pension Status, Canada, 1984

Table 11 Low Income Rates, Persons 65 Years of Age and Over, Canada and the Provinces, 1986 and 1989

**Chapter 3 - Health Status**


| | |
|---|---|
| Chart 16 | Life Expectancy, Saskatchewan, 1986 |
| Chart 17 | Health Status, Saskatchewan Population Aged 65 Years and Over, 1989-90 |
| Chart 18 | Utilization of Health Services, Saskatchewan Population Aged 65 Years and Over, 1989-90 |
| Chart 19 | Distribution of Saskatchewan Home Care Clients By Age Group, 1989-90 |
| Chart 20 | Saskatchewan Home Care Clients as a Percentage of Total Home Care District Population, By Age and Gender, 1989-90 |
| Chart 21 | Distribution of Saskatchewan Home Care Clients Aged 65 Years and Over, By Gender and Marital Status, 1989-90 |
| Chart 22 | Saskatchewan Home Care Client Distribution and Proportion of Services Utilized, By Age, 1989-90 |
| Chart 23 | Distribution of Long Term Care Residents of Special Care Homes and Hospitals, By Age, Saskatchewan, March 31, 1990 |
| Chart 24 | Long Term Care Residents of Special Care Homes and Hospitals as a Percentage of Saskatchewan Population, By Age and Gender, March 31, 1990 |
| Chart 25 | Average Physician Services Per Person Treated, Saskatchewan, 1989-90 |
| Chart 26 | Percentage of the Saskatchewan Population Receiving Physician Services, By Age and Gender, 1989-90 |
| Chart 27 | Patient Day Rates Per 1,000 Population, By Gender and Age Group, Saskatchewan, 1989-90 |
| Chart 28 | Inpatient Care By Diagnosis (Separations), Saskatchewan Population Aged 65 Years and Over, 1989-90 |
| Chart 29 | Hospitalized Accident Patient Days for Saskatchewan Population Aged 65 Years and Over, 1989-90 |
| Chart 30 | Disability Rates of the Saskatchewan Population, By Age Group and Gender, 1986 |

Table 12 Nature of Disability, Saskatchewan Population Aged 65 Years and Over, in Private Households, 1986

Chart 31 Leading Causes of Death, By Age Group, Saskatchewan, 1988

**Chapter 4 - Housing Characteristics**

Chart 32 Private Household Ownership, Showing Age and Gender of Owner, Saskatchewan, 1986

Chart 33 Private Households, By Structural Type and Age of Household Maintainer, Saskatchewan, 1986

Chart 34 Average Gross Rent and Average Owner's Payments For Private Households, By Age of Maintainer, Saskatchewan, 1986

Table 13 Gross Rent and Owner's Major Payments as a Percentage of Household Income, Saskatchewan Population Aged 65 Years and Over, 1985

Table 14 Percentage of the Saskatchewan Population Aged 55 Years and Over Living Alone, By Age Group and Gender, 1981 and 1986

Chart 35 Living Arrangements for the Saskatchewan Population Aged 55 Years and Over, By Age Group and Gender, 1986

Table 15 Residents of Institutional Collective Dwellings by Age Group, Gender and Dwelling Type, Saskatchewan, 1986

**Chapter 5 - Social and Other Characteristics**

Chart 36 Highest Level of Schooling, Saskatchewan Population Aged 65 Years and Over, By Gender, 1986

Table 16 Full-time and Part-time University Enrolment, By Level and Age Group, Saskatchewan, 1979-80 and 1989-90

Table 17 Saskatchewan Population by Period of Immigration and Age Group, 1986

Table 18 Degree of Transportation Difficulty, Saskatchewan Population Aged 65 Years and Over, 1981 and 1985

| | |
|---|---|
| Table 19 | Usual Mode of Vehicular Transportation, By Age Group, Saskatchewan, 1985 |
| Table 20 | Percentage of Drivers Aged 65 Years and Over, By Gender, Saskatchewan, 1981-1991 |
| Table 21 | Accident Involvement By Age Group, Saskatchewan, 1986-88 |
| Chart 37 | Percentage of Respondents Who Gave Selected Types of Help, Persons Aged 55 Years and Over, By Gender, Canada, 1985 |
| Chart 38 | Involvement in Selected Organizations, Population Aged 65 Years and Over, By Gender, Canada, 1988 |

# Introduction

## Background

Seniors are a growing segment of the Saskatchewan population. From 1981 to 1991, the population of those aged 65 and over increased by 22,430 from 116,170 to 138,600. This represents an increase of 19.3 per cent over the last ten years.

The senior population of 138,600 represented 13.9 per cent of the provincial population in 1991. In other words, one out of every seven residents in Saskatchewan was a senior.

With these increased numbers came a greater concern for seniors and issues related to aging. Seniors themselves have played an important role in the manner in which the rest of society now views old age. Their impact has been felt by all sectors of society including government, business and the general public.

We should not think of seniors as being a homogeneous group with common characteristics and similar needs. Seniors are as different from each other as are individuals in other age groups. In fact, the senior population spans a wide range of ages and generations.

Seniors in Saskatchewan are the product of varied cultural patterns and ethnic traditions. They represent a full spectrum of occupational and other skills accumulated through a lifetime of work and experiences. Seniors have widely different financial resources, which in turn have a major influence on their standard of living and lifestyle choices.

The senior population in Saskatchewan will continue to increase. Growth is expected to remain relatively stable until the year 2000 and then start to increase again. Major increases will begin around the year 2011 when the baby boom generation begins to enter retirement years.

The aging of the Saskatchewan population, now and in the future, has many implications for the province.

## Purpose of Report

This report provides a profile of the older adult population in Saskatchewan. The document is intended for use by people needing current information as well as those doing long term planning for programs and services.

A series of charts and tables provide statistical highlights of the senior population. Some charts combine current information with historical or projected information to illustrate trends over time.

The major focus of this report is on the segment of our population aged 65 and over. In some instances, age breakdowns within the 65 years and over group are provided to illustrate the differences within this large age group. Information by gender is provided in several of the charts and tables. On occasion, the information on the "traditional" senior population has been expanded to include the population aged 55-64. Other comparisons are made to the total provincial population.

Some of the charts and tables provide a comparison between Saskatchewan, other provinces and Canada. This allows us to see where seniors in Saskatchewan stand in relation to seniors in other parts of the country.

Statistics on seniors in Canada are provided in instances where information on seniors in Saskatchewan was not available. This aids in providing a more complete picture of the diverse characteristics of the senior population.

**Organization and Content**

Chapter 1 presents demographic information on the seniors residing in Saskatchewan. The chapter includes information on current population, projected population, dependency ratios, gender, geographic distribution, marital status, and ethnic origin.

Chapter 2 provides income and expenditure data for seniors in Saskatchewan. This chapter includes data on average total income, sources of income, labour force participation rates, Saskatchewan Income Plan caseload, wealth, and low-income rates.

Chapter 3 presents a picture of the health of the senior population. Information on life expectancy, use of health services, home care, institutional care, physician services, patient days, disabilities, and causes of death are included in this chapter.

Chapter 4 outlines the housing characteristics and living arrangements of seniors. Information on home ownership, private households, monthly shelter costs, and types of dwellings are included in this chapter.

Chapter 5 outlines some social and other characteristics of the senior population in Saskatchewan. This chapter includes information on level of schooling, immigration, university enrolment, transportation, types of help provided, and involvement in organizations.

The summary highlights information contained in the charts and tables. Some of the trends are outlined, as well as their implications. A bibliography lists the sources of the information used throughout the document and serves as a reference for those who may require further details.

## Highlights

### Chapter 1 - Demographics

- Saskatchewan, at 13.9 per cent, has the highest proportion of the population aged 65 years and over of all the provinces in 1991 (Chart 1).

- By the year 2011, seniors are projected to increase to 15.6 per cent of the Saskatchewan population. For Canada, seniors are projected to increase to 24.5 per cent of the population by 2036 (Chart 3).

- In Saskatchewan, the age group 85 and over is projected to increase from 14,800 in 1991 to 26,900 in 2011. This represents an increase of 81.8 per cent (Table 3).

- In 1991, there were 128 female seniors for every 100 male seniors in Saskatchewan. The ratio increased steadily from 110.4 for the 65-69 age group to 206.2 for the age group 90 and over (Chart 6).

- Aboriginal seniors comprised 3.3 per cent of the total Saskatchewan Aboriginal population in 1986 (Table 6).

### Chapter 2 - Income and Expenditures

- Old Age Security and the Guaranteed Income Supplement were the major sources of income in 1987 for unattached seniors in Canada, contributing 40.3 per cent of the total income of females and 30.5 per cent of the total income of males (Table 7).

- Earnings were the major source of income in 1987 for families in Canada headed by senior women, contributing 44 per cent of the total income (Table 8).

- Old Age Security and the Guaranteed Income Supplement were the largest source of income in 1987 for families in Canada headed by senior men, contributing 24.3 per cent of the total income (Table 8).

- In March 1991, 45.6 per cent of the seniors in Saskatchewan who received Old Age Security also received the Guaranteed Income Supplement (Table 9).

- The Saskatchewan Income Plan had an annual average caseload of 22,154 in 1990-91. The caseload represented 16 per cent of the Saskatchewan senior population in 1990 (Chart 15).

- In 1989, 13.3 per cent of persons aged 65 and over in Saskatchewan were considered to have low incomes compared to 21.4 per cent for Canada (Table 11).

## Highlights - continued

### Chapter 3 - Health Status

- For persons turning age 65 in Saskatchewan, females can expect to live an average of 85 years while males can expect to live an average of 81 years (Chart 16).

- In 1989-90, 82 per cent of seniors in Saskatchewan lived independently while 18 per cent required some assistance. Eleven per cent of seniors used home care and 7 per cent were institutionalized (Chart 17).

- Seniors, who comprised 13.9 per cent of the Saskatchewan population, had utilization rates for several health programs that significantly exceeded their proportion of the population (Chart 18).

- In 1986, 45.9 per cent of the Saskatchewan population aged 65 years and over indicated having at least one disability (Chart 30).

### Chapter 4 - Housing Characteristics

- The vast majority of seniors in Saskatchewan (80 per cent of the age group 65-74 and 68.5 per cent of the age group 75 and over) owned their homes in 1986 (Chart 32).

- In Saskatchewan, 56.4 per cent of females and 22.7 per cent of males in the age group 75 and over lived alone in 1986 (Table 14).

### Chapter 5 - Social and Other Characteristics

- In 1986, 42.1 per cent of persons aged 75 years and over had immigrated to Saskatchewan (Table 17).

- The majority of urban seniors in 1985 (85.6 per cent) and rural seniors in 1981 (78.9 per cent) had no problem or a small problem with transportation (Table 18).

- During 1986-88, the accident involvement rate of 4.54 per 100 senior drivers aged 76 years and older was significantly better than the rate of 7.74 per 100 drivers of all ages (Table 21).

- Donations were made by 56.2 per cent of Canadians aged 55 years and over in 1985 (Chart 37).

- Nearly one-half of the seniors in Canada had some involvement with political organizations in 1988 (Chart 38).

# Chapter 1 - Demographics

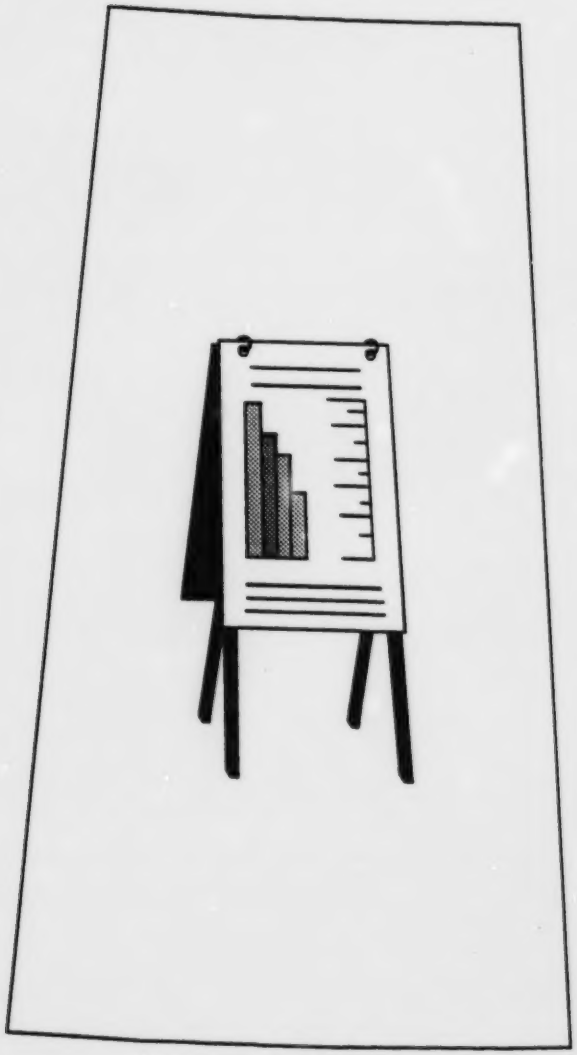


**Table 1**
**Postcensal Estimates of the Saskatchewan Population Aged 55 Years and Over, By Gender, June 1, 1991**

| Age | Males | Females | Total |
|---|---|---|---|
| 55 - 59 | 20,900 | 20,900 | 41,800 |
| 60 - 64 | 20,600 | 21,500 | 42,100 |
| 65 - 69 | 19,200 | 21,200 | 40,400 |
| 70 - 74 | 16,100 | 19,800 | 35,900 |
| 75 - 79 | 12,500 | 16,500 | 29,000 |
| 80 - 84 | 7,600 | 10,900 | 18,500 |
| 85 - 89 | 3,800 | 6,100 | 9,900 |
| 90+ | 1,600 | 3,300 | 4,900 |
| Special Age Groups | | | |
| 55 - 64 | 41,500 | 42,400 | 83,900 |
| 65+ | 60,800 | 77,800 | 138,600 |

*Source:* *Postcensal Annual Estimates of Population and Components of Growth By Sex and Age For Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210.*

- On June 1, 1991, 138,600 persons aged 65 and over were resident in Saskatchewan.
- The 65 and over population was comprised of 77,800 females and 60,800 males. The number of females exceeded the number of males by 17,000 or by 28 per cent of the male population aged 65 and over.
- The number of females exceeded the number of males in each of the age groups from age 60-64 through to age 90 and over. In the age group 90 and over, there were more than twice as many females than males.

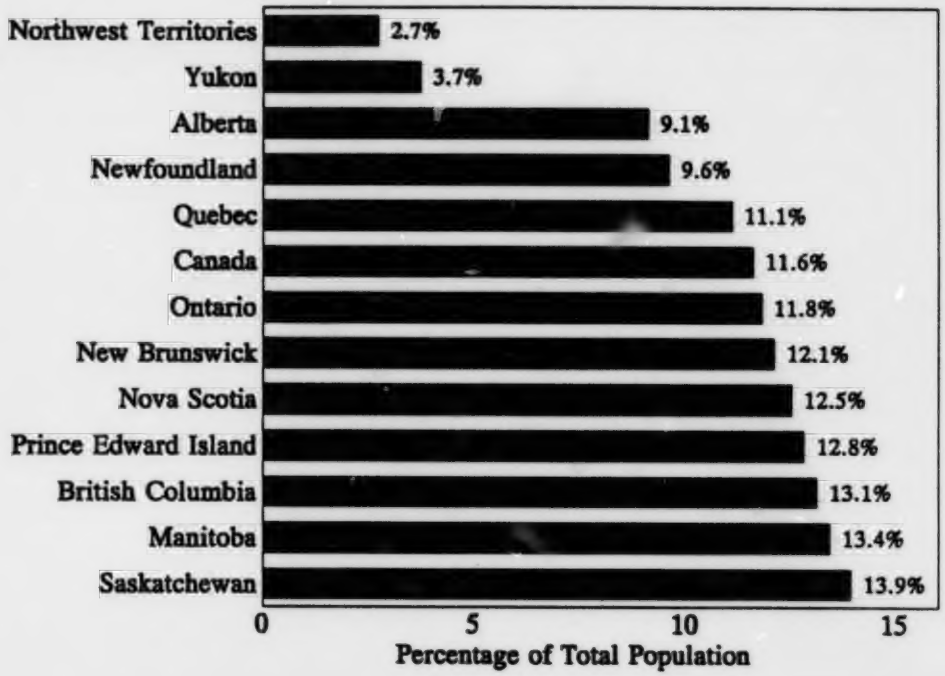
**Table 2**
**Population Aged 65 Years and Over in Canada, Provinces, and Territories, June 1, 1991**

| | Total Population Number | Per cent Distribution of Total Population Within Canada | Population 65+ Number | Per cent Distribution of 65+ Within Canada | Median Age |
|---|---|---|---|---|---|
| Canada | 26,991,600 | 100.0 | 3,140,100 | 100.0 | 33.4 |
| Ontario | 9,906,400 | 36.7 | 1,166,400 | 37.1 | 33.6 |
| Quebec | 6,845,000 | 25.3 | 762,900 | 24.3 | 34.1 |
| British Columbia | 3,213,200 | 11.9 | 422,000 | 13.4 | 34.8 |
| Alberta | 2,521,500 | 9.4 | 228,500 | 7.3 | 31.3 |
| Manitoba | 1,096,200 | 4.1 | 146,900 | 4.7 | 32.8 |
| Saskatchewan | 996,800 | 3.7 | 138,600 | 4.4 | 32.3 |
| Nova Scotia | 899,600 | 3.3 | 112,700 | 3.6 | 33.2 |
| New Brunswick | 726,800 | 2.7 | 87,600 | 2.8 | 32.8 |
| Newfoundland | 574,200 | 2.1 | 55,200 | 1.8 | 30.5 |
| Prince Edward Island | 130,300 | 0.5 | 16,700 | 0.5 | 32.4 |
| Yukon | 26,900 | 0.1 | 1,000 | 0.03 | 30.2 |
| Northwest Territories | 54,600 | 0.2 | 1,500 | 0.05 | 24.3 |

*Source:* *Postcensal Annual Estimates of Population and Components of Growth By Sex and Age for Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210.*

- On June 1, 1991, there were 996,800 persons resident in Saskatchewan of which 138,600 persons were aged 65 and over.
- Saskatchewan's seniors comprised 4.4 per cent of Canada's senior population while Saskatchewan's total population comprised 3.7 per cent of the Canadian population.
- Among the provinces, Ontario had the largest number of seniors (1,166,400) while Prince Edward Island had the lowest (16,700).

**Chart 1**
**Percentage of Total Population Aged 65 Years and Over, Canada, Provinces and Territories, 1991**




*Source:* *Postcensal Annual Estimates of Population and Components of Growth by Sex and Age for Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210.*

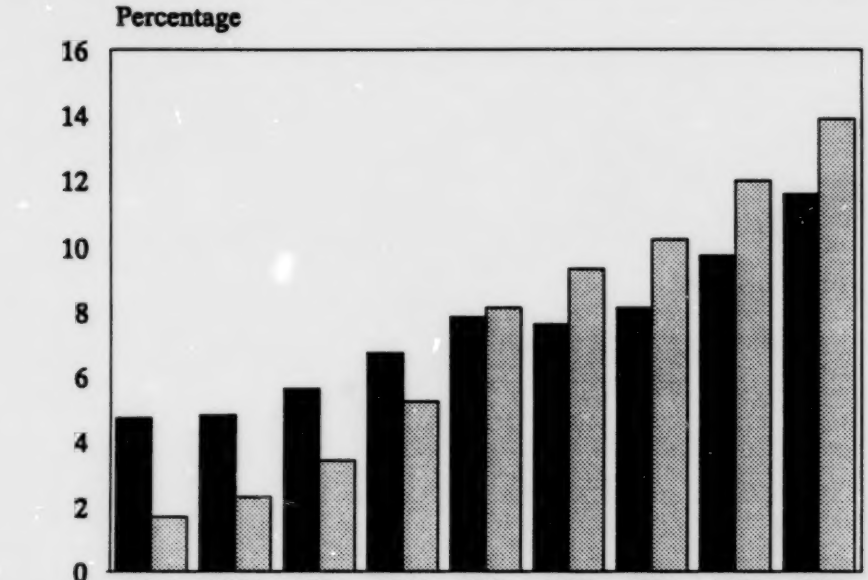
- Saskatchewan, at 13.9 per cent, had the highest proportion of persons aged 65 and over in Canada. Manitoba had the second highest proportion at 13.4 per cent. The Saskatchewan figure was almost 20 per cent higher than the national average of 11.6 per cent.

- The Northwest Territories and the Yukon, at 2.7 per cent and 3.7 per cent respectively, had the lowest proportions of persons aged 65 and older.

- Alberta (9.1 per cent), Newfoundland (9.6 per cent) and Quebec (11.1 per cent) were below the Canadian average of 11.6 per cent.

- There is no pattern to the distribution of the senior population throughout Canada. One Prairie province had the highest proportion of the population aged 65 and over (Saskatchewan) while a Prairie and an Atlantic province had the lowest proportions (Alberta and Newfoundland).

**Chart 2**
**Percentage of Total Population Aged 65 Years and Over, Canada and Saskatchewan, 1911-1991**




| | 1911 | 1921 | 1931 | 1941 | 1951 | 1961 | 1971 | 1981 | 1991 |
|---|---|---|---|---|---|---|---|---|---|
| Canada | 4.7% | 4.8% | 5.6% | 6.7% | 7.8% | 7.6% | 8.1% | 9.7% | 11.6% |
| Sask. | 1.7% | 2.3% | 3.4% | 5.2% | 8.1% | 9.3% | 10.2% | 12% | 13.9% |

*Source:* *Census of Canada, 1911-1986; Postcensal Annual Estimates of Population and Components of Growth by Sex and Age for Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210.*

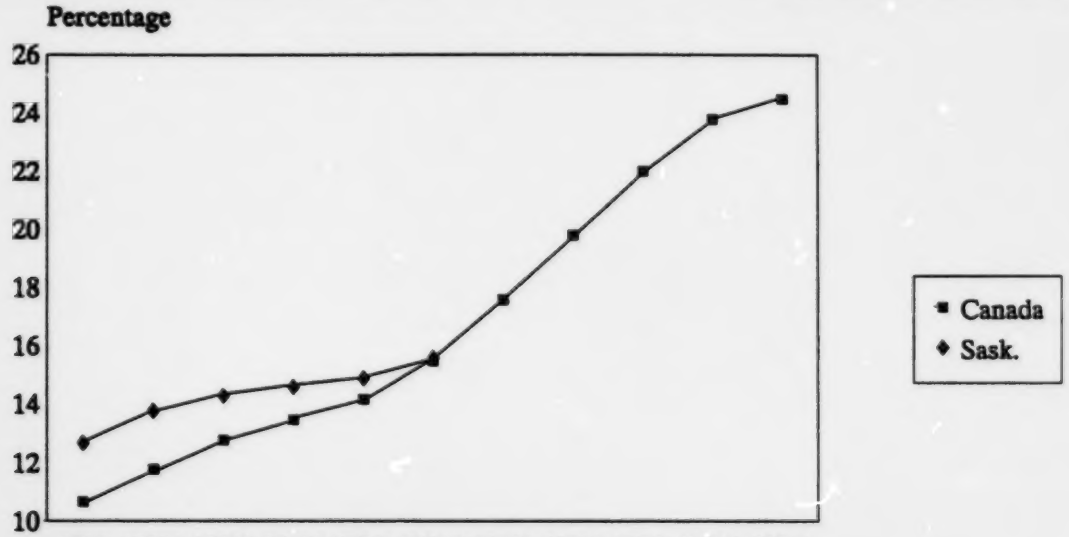
- Seniors, who represented 4.7 per cent of the Canadian population in 1911, have increased to 11.8 per cent of the 1991 population. The senior population increased nine-fold from 333,763 in 1911 to 3,140,100 in 1991.

- Seniors in Saskatchewan increased from 1.7 per cent to 13.9 per cent of the provincial population from 1911 to 1991. The senior population increased from 8,462 to 138,600, a 1,538 per cent increase.

- Canada and Saskatchewan have experienced different rates of growth in the senior population. Prior to 1951, the national proportion of seniors was significantly higher than the Saskatchewan proportion. In 1951, the Saskatchewan proportion surpassed the national figure and continues to be higher.

- The 1986 Census indicated, for the first time, there were more persons over the age of 30 than there were under the age of 30 in both Canada and Saskatchewan.

**Chart 3**
**Senior Population as a Proportion of the Total Population, Canada, 1986-2036 and Saskatchewan, 1986-2011**




| | 1986 | 1991* | 1996* | 2001* | 2006* | 2011* | 2016* | 2021* | 2026* | 2031* | 2036* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Canada | 10.7 | 11.8 | 12.8 | 13.5 | 14.2 | 15.5 | 17.6 | 19.8 | 22 | 23.8 | 24.5 |
| Sask. | 12.7 | 13.8 | 14.3 | 14.6 | 14.9 | 15.6 | | | | | |

* Statistics Canada series of projections using projection number 3 for Canada and projection number 2 for Saskatchewan.

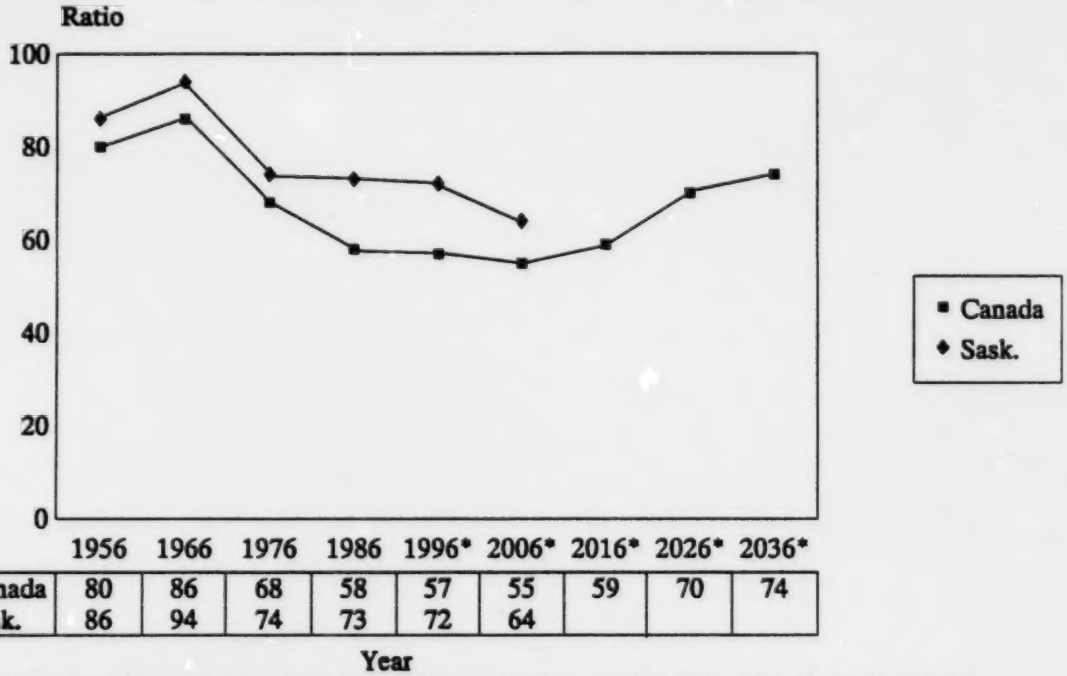
*Source:* *1986 Census of Canada, Statistics Canada; Population Projections for Canada, Provinces and Territories, 1989-2011, Statistics Canada, 91-520.*

- The proportion of seniors in Saskatchewan is projected to increase to 15.6 per cent of the provincial population by 2011. The number of persons aged 65 and over is projected to increase to 156,300 by 2011.

- Seniors are projected to comprise 24.5 per cent of the Canadian population by 2036. The number of persons aged 65 and over is projected to increase to 8,400,000 in 2036. This represents an increase of more than two and one-half times the senior population of 3,140,100 in 1991.

- The most significant factors contributing to these projected populations are increasing life-expectancy, declining fertility rates and the aging of the baby boom generation.

**Chart 4**
**Dependency Ratios, Canada and Saskatchewan, 1956-2036**




| | 1956 | 1966 | 1976 | 1986 | 1996* | 2006* | 2016* | 2026* | 2036* |
|---|---|---|---|---|---|---|---|---|---|
| Canada | 80 | 86 | 68 | 58 | 57 | 55 | 59 | 70 | 74 |
| Sask. | 86 | 94 | 74 | 73 | 72 | 64 | | | |

Year

* Statistics Canada series of projections using projection number 3 for Canada and projection number 2 for Saskatchewan.

*Source:* *Calculated from information provided. Census of Canada, 1956-1986; Population Projections for Canada, Provinces and Territories, 1989-2011, Statistics Canada, 91-520.*

- The ratio of "dependent" populations to the working age population are projected to decline from present levels but remain relatively stable until the year 2011. At that time, the ratio will start to increase as the baby boom generation begins to reach retirement age. Dependent populations are mainly the young (0-17) and the elderly (65 and over).

- The dependency ratio reached a peak in the mid to late 1960s due to the increase in the 0-17 age group at that time.

- The ratio is projected to increase but is not expected to reach its previous peak. The dependency ratio in 2036 will not be much greater than in 1976 and considerably less than in 1966.

**Table 3**
**Saskatchewan Population and Percentage Increase, By Age Group, 1991 and 2011**

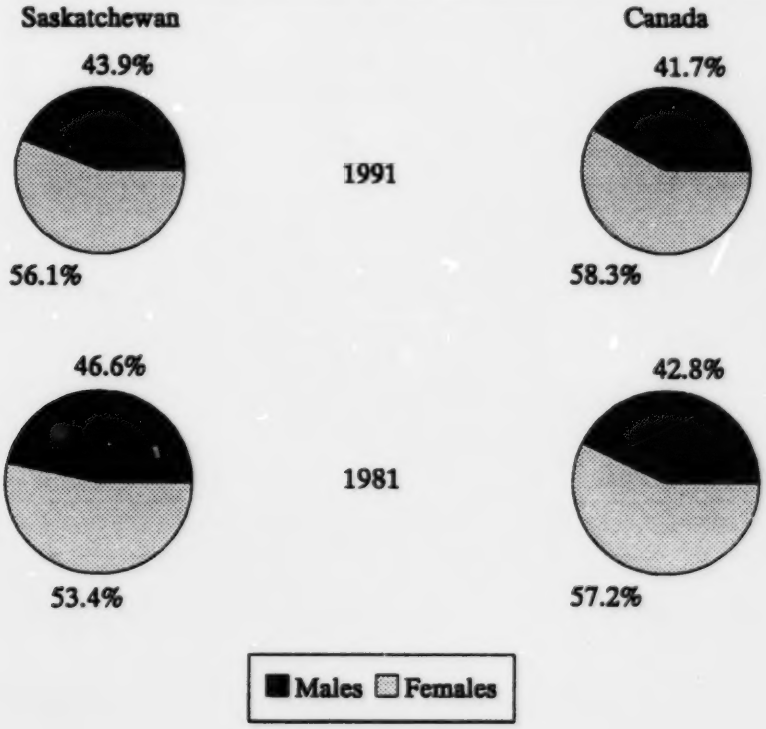
| Age Group | 1991 Population | 2011 Population* | Percentage Increase/Decrease |
|---|---|---|---|
| 0 - 14 | 240,700 | 184,700 | (23.3) |
| 15 - 24 | 141,300 | 137,700 | (2.6) |
| 25 - 44 | 299,700 | 252,900 | (15.6) |
| 45 - 54 | 92,600 | 143,100 | 54.5 |
| 55 - 64 | 83,900 | 126,000 | 50.2 |
| 65 - 74 | 76,300 | 77,100 | 1.1 |
| 75 - 84 | 47,500 | 52,400 | 10.3 |
| 85+ | 14,800 | 26,900 | 81.8 |
| Total | 996,800 | 1,000,800 | 0.4 |

* Statistics Canada series of projections using projection number 2.

*Source:* *Postcensal Annual Estimates of Population and Components of Growth By Sex and Age for Canada, Provinces and Territories, June 1, 1991, 91-210; Population Projections for Canada, Province and Territories, 1989-2011, Statistics Canada, 91-520; Calculated from information provided.*

- Saskatchewan's population will be aging as indicated by the percentage increases for the age groups 45-54 through to 85 and over.
- The age group 0-14 is projected to have the largest decline absolutely (from 240,700 to 184,700) and relatively (23.3 per cent).
- The age groups 45-54 and 55-64 are projected to increase over 50 per cent due to the aging of the baby boom generation.
- The age group 65-74 is projected to see little increase. This is explained by the declining fertility rates during the 1930s and the Second World War.
- The age group 85 and over will have the largest increase (81.8 per cent) as that population is projected to increase from 14,800 to 26,900.

**Chart 5**
**Population Aged 65 Years and Over, By Gender, Saskatchewan and Canada 1981 and 1991**



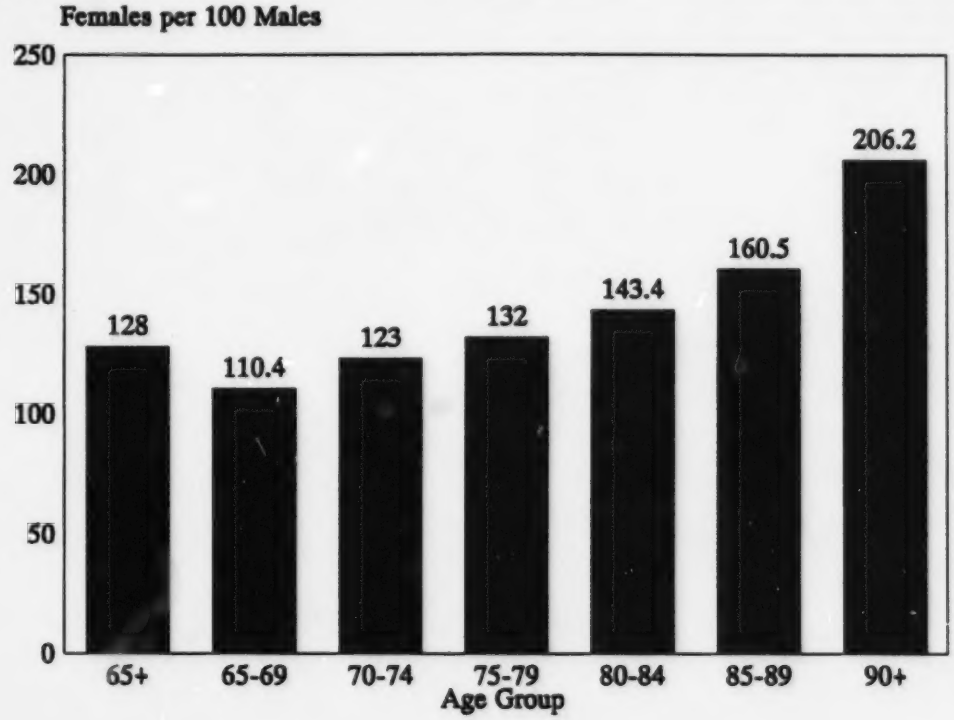

*Source:* *Postcensal Annual Estimates of Population and Components of Growth by Sex and Age for Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210; Population: Age, Sex and Marital Status; 1981 Census of Canada, 92-901.*

- The proportion of women in the senior population increased both in Canada and Saskatchewan from 1981 to 1991. The proportion of senior women in Saskatchewan increased from 53.4 per cent in 1981 to 56.1 per cent in 1991.

- In 1991, the 77,800 females comprised 56.1 per cent of the total Saskatchewan population aged 65 years and over. Males comprised 43.9 per cent of the senior population.

- The Saskatchewan percentages did not differ significantly from the Canadian figures. Females comprised 58.3 per cent and males comprised 41.7 per cent of the Canadian population aged 65 years and over.

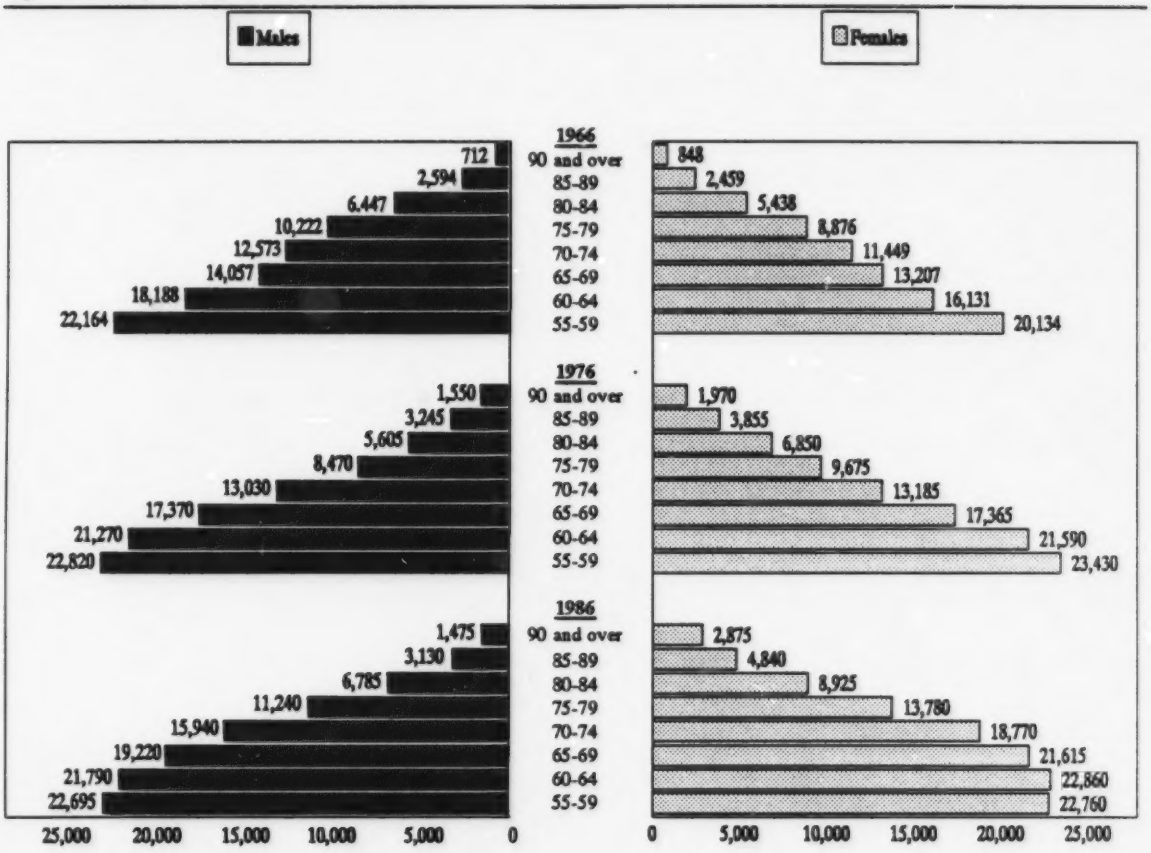
**Chart 6**
**Ratio of Females to Males Aged 65 Years and Over, Saskatchewan, 1991**




*Source:* *Postcensal Annual Estimates of Population and Components of Growth by Sex and Age for Canada, Provinces and Territories, June 1, 1991, Statistics Canada, 91-210.*

- In 1991, there were 128 females aged 65 years and over for every 100 males aged 65 years and over.
- The ratio of males to females increased with each five-year age group. The ratio increased from 110.4 females for every 100 males in the 65-69 age group to 206.2 females for every 100 males in the 90+ age group.

**Chart 7**
**Pyramids for the Saskatchewan Population Aged 55 Years and Over, By Gender, 1966, 1976 and 1986**



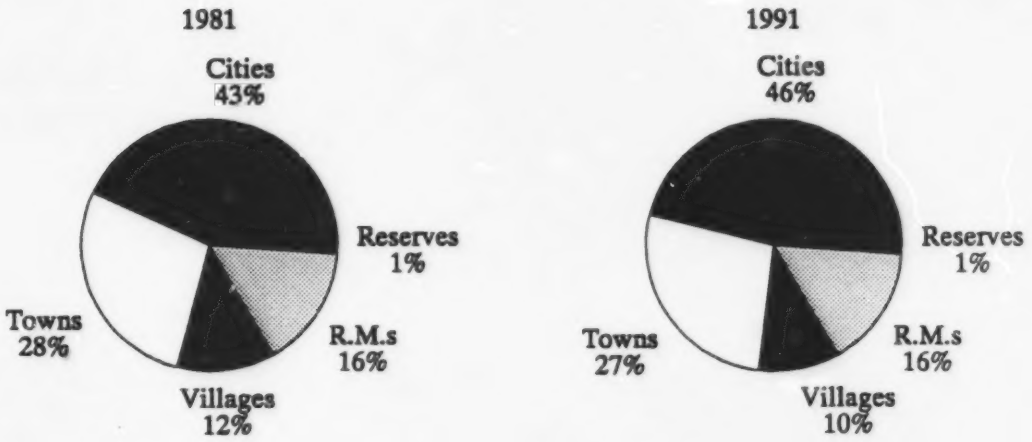

*Source:* *1966 Census of Canada, Population, Age Groups, 92-610; 1976 Census of Canada, Population: Demographic Characteristics, Five-Year Age Groups, 92-823; 1986 Census of Canada, The Nation Series: Age, Sex and Marital Status, 93-101.*

- In 1966, males outnumbered females in each of the five-year age groups from ages 55-59 through to ages 85-89. Females outnumbered males in the 90 and over age group.

- By 1976, females outnumbered males in each age group with the exception of the 65-69 age group where the difference was minuscule.

- The number of males aged 90 and over more than doubled between 1966 and 1986 (712 to 1,475), while the number of females in the same group more than tripled (848 to 2,875). This doubling and tripling can be attributed to increasing life expectancies, particularly among women.

**Chart 8**
**Saskatchewan Population Aged 65 Years and Over, By Place of Residence, 1981 and 1991**

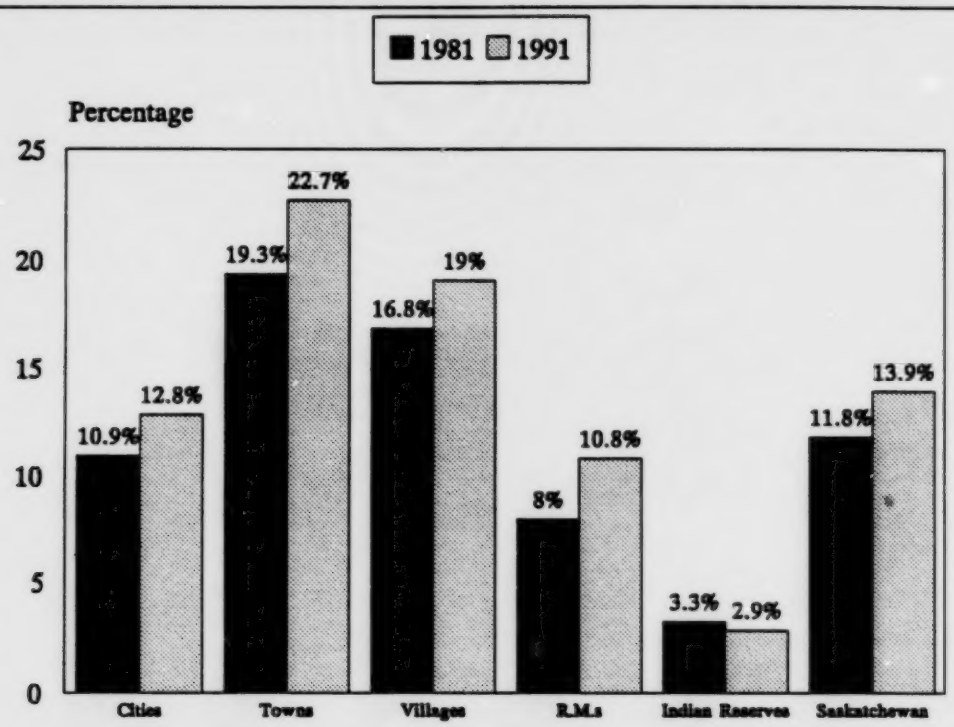



*Source:* *Covered Population Report, Saskatchewan Health, June 30, 1991; Covered Population Report, Saskatchewan Health, June 30, 1981.*

- The distribution of the Saskatchewan senior population by place of residence changed slightly from 1981 to 1991. The percentage of seniors residing in towns declined (from 28 per cent in 1981 to 27 per cent in 1991) as did the percentage residing in villages (12 per cent in 1981 to 10 per cent in 1991). The percentage residing in cities increased from 43 per cent to 46 per cent.

- Fifty-four per cent of seniors resided in rural Saskatchewan in 1991; 27 per cent in towns; 10 per cent in villages; 16 per cent in rural municipalities; and 1 per cent on Indian reserves.

**Chart 9**
**Saskatchewan Population Aged 65 Years and Over, As a Percentage of Population of Cities, Towns, Rural Municipalities and Indian Reserves, 1981 and 1991**



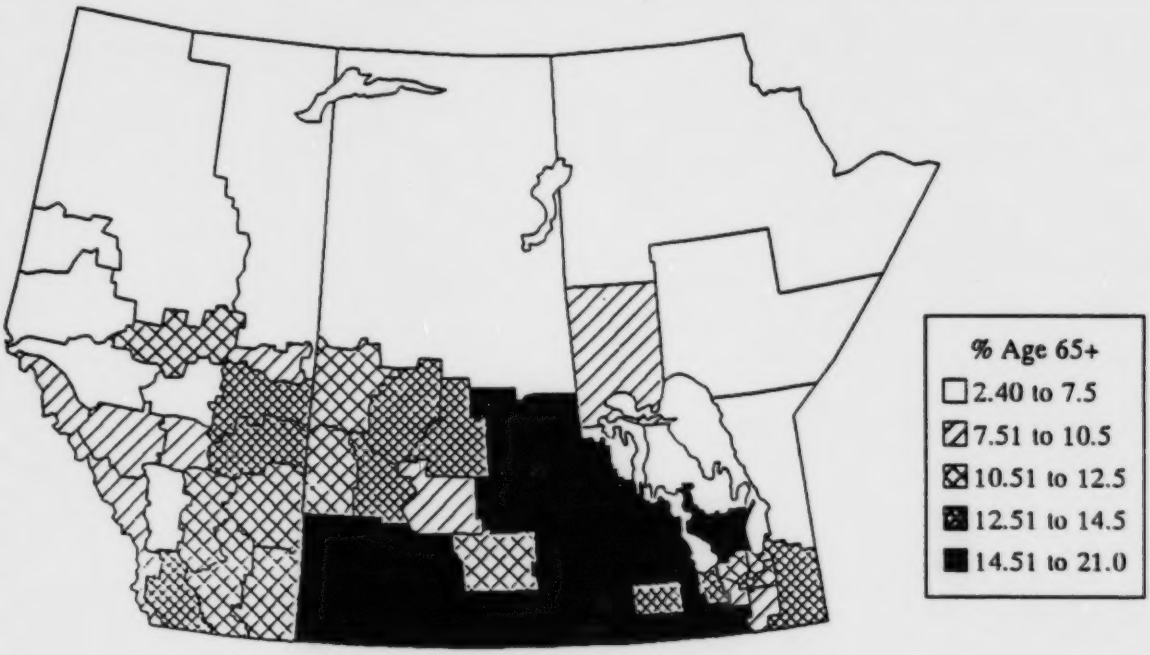

*Source:* *Covered Population Report, Saskatchewan Health, June 30, 1981; Covered Population Report, Saskatchewan Health, June 30, 1991.*

- While seniors comprised 13.9 per cent of the provincial population in 1991, their percentage of the population was significantly higher for towns (22.7 per cent) and villages (19 per cent).

- The proportion of seniors in the populations of cities (12.8 per cent), rural municipalities (10.8 per cent) and Indian reserves (2.9 per cent) were below the provincial figure of 13.9 per cent for 1991.

- From 1981 to 1991, the percentage of seniors in the population increased for cities, towns, villages and rural municipalities. Only the percentage of persons aged 65 years and over on Indian reserves declined.

**Chart 10**
**Geographic Distribution of the Population, Aged 65 Years and Over, By Census Divisions, Canadian Prairies, 1986**




*Source:* *1986 Census of Canada, Statistics Canada; An Atlas of Aging in Canada, Queen's University, 1989.*

- Seniors in Saskatchewan were concentrated in census divisions located in the eastern and southern portions of the province.
- Ten out of 18 census divisions had more than 14.5 per cent of the total population who were aged 65 years and over.

**Table 4**
**Saskatchewan Population Aged 55 Years and Over, By Age Group, Gender and Marital Status, 1976 and 1986**

| | Age 55-64 | | Age 65-74 | | Age 75-84 | | Age 85+ | |
|---|---|---|---|---|---|---|---|---|
| | 1976 | 1986 | 1976 | 1986 | 1976 | 1986 | 1976 | 1986 |
| | % | | % | | % | | % | |
| MALES | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Single | 11.9 | 10.9 | 12.5 | 11.0 | 11.9 | 11.2 | 12.7 | 10.7 |
| Married | 83.7 | 82.8 | 79.5 | 80.3 | 68.4 | 71.2 | 45.8 | 50.7 |
| Divorced | 1.7 | 3.5 | 1.3 | 2.4 | 1.0 | 1.8 | 0.3 | 1.0 |
| Widowed | 2.7 | 2.8 | 6.7 | 6.3 | 18.7 | 15.8 | 41.2 | 37.6 |
| Total Number | 44,090 | 44,485 | 30,400 | 35,160 | 14,085 | 18,025 | 4,790 | 4,605 |
| FEMALES | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Single | 6.3 | 4.7 | 6.3 | 6.1 | 4.4 | 6.1 | 3.6 | 4.5 |
| Married | 76.1 | 77.4 | 54.8 | 57.4 | 28.4 | 30.8 | 10.6 | 8.1 |
| Divorced | 1.6 | 3.3 | 1.1 | 2.1 | 0.4 | 0.9 | 0.2 | 0.5 |
| Widowed | 16.0 | 14.6 | 37.8 | 34.4 | 66.8 | 62.2 | 85.6 | 86.9 |
| Total Number | 45,020 | 45,620 | 30,550 | 40,385 | 16,525 | 22,705 | 5,825 | 7,715 |

*Source:* *1976 and 1986 Censuses of Canada, Statistics Canada, 92-825 and 93-101.*

- A major proportion of females aged 65 and over were widows in 1986. The proportion of those who were widows increased from 34.4 per cent for the 65-74 age group, to 62.2 per cent for the 75-84 age group and to 86.9 per cent for the 85 and over age group.
- In 1986, 82.8 per cent of males aged 55-64 were married. The proportion was slightly less for the 65-74 age group (80.3 per cent) and significantly less for the 75-84 age group and the 85 and over age group (71.2 per cent and 50.7 per cent, respectively).
- From 1976 to 1986, the percentage of seniors age 65 and over who were widowed declined for each age group except for females aged 85 and over.
- Between 1976 and 1986, the proportion of divorced persons aged 55 and over approximately doubled for all age groups.

**Table 5**
**Ethnic Origin of the Saskatchewan Population Aged 65 Years and Over, 1986**

| Ethnic Origin | Per Cent |
|---|---|
| British | 40.4 |
| German | 20.5 |
| Ukrainian | 12.4 |
| French | 5.1 |
| Norwegian | 3.6 |
| Polish | 3.1 |
| Dutch | 2.2 |
| Aboriginal | 2.0 |
| Swedish | 1.9 |
| Other | 8.8 |
| Total | 100.0 |

*Source:* *The Nation Series: Ethnicity, Immigration and Citizenship, 1986 Census of Canada, 93-109.*

- Saskatchewan's seniors have a diverse ethnic background. Over 54 per cent of seniors reported an ethnic origin other than British or French.
- The largest percentage of seniors were British (40.4 per cent), German (20.5 per cent), Ukrainian (12.4 per cent) and French (5.1 per cent).
- Aboriginal seniors comprised 2 per cent of the Saskatchewan senior population.

**Table 6**
**Aboriginal Population By Age Group and Gender, Saskatchewan, 1986**

| Age Group and Gender | Total Aboriginal Population* | |
|---|---|---|
| | Number | Per Cent |
| All Ages | 77,650 | 100.0 |
| Male | 38,010 | 49.0 |
| Female | 39,640 | 51.0 |
| Age 0 - 54 | 72,410 | 93.2 |
| Males | 35,480 | 45.7 |
| Females | 36,930 | 47.5 |
| Age 55-64 | 2,710 | 3.5 |
| Males | 1,290 | 1.7 |
| Females | 1,420 | 1.8 |
| Age 65 and Over | 2,530 | 3.3 |
| Males | 1,240 | 1.6 |
| Females | 1,290 | 1.7 |

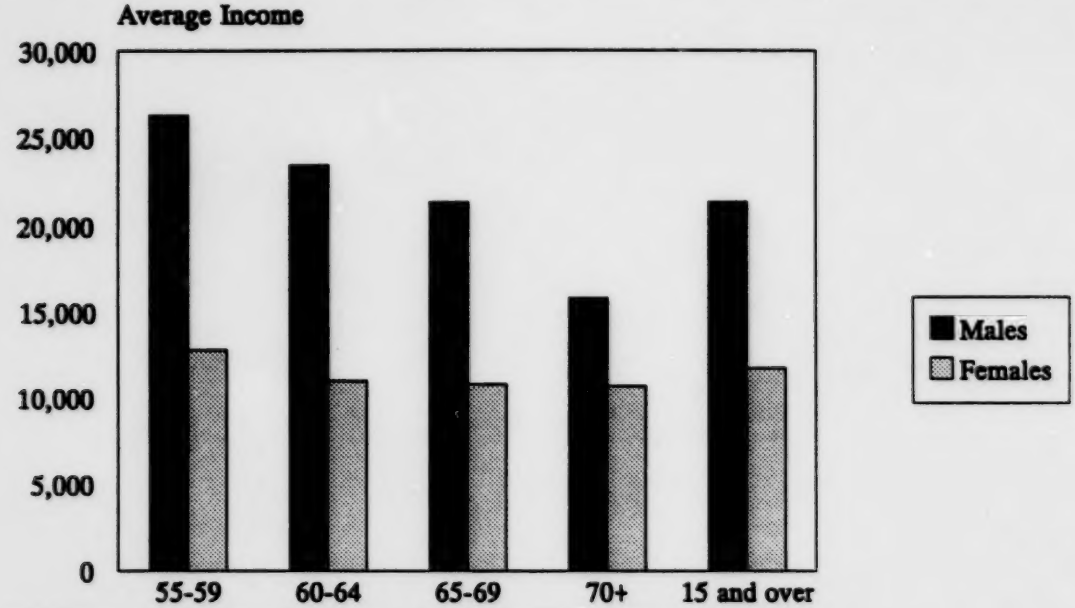
* Includes North American Indian, Metis and Inuit.

*Source:* *Aboriginal Peoples Output Program, 1986 Census, Statistics Canada.*

- The 2,530 Aboriginal seniors in Saskatchewan comprised 3.3 per cent of the total Aboriginal population in 1986.
- The number of senior males and females were almost equal at 1,240 and 1,290, respectively.

# Chapter 2 - Income and Expenditures

**Chart 11**
**Average Total Income, By Gender and Age Group, Saskatchewan, 1985**




| | 55-59 | 60-64 | 65-69 | 70+ | 15 and over |
|---|---|---|---|---|---|
| Males | $26,324 | $23,432 | $21,292 | $15,781 | $21,340 |
| Females | $12,759 | $10,986 | $10,806 | $10,694 | $11,747 |

*Source:* *The Nation Series: Total Income -- Individuals, 1986 Census of Canada, Statistics Canada, 93-114.*

- There were major differences in the average total incomes earned by men and women. Women's incomes were consistently lower than the incomes of men regardless of age. In 1985, average total incomes were $21,340 for men and $11,747 for women aged 15 and over. The difference in total incomes is largest for the 55-59 age group and is smallest for the 70 and over age group.

- The average incomes for men aged 55-59 ($26,324) and 60-64 ($23,432) were greater than the average incomes for men aged 15 and over ($21,340). Only the incomes for women in the 55-59 age group ($12,759) was greater than the incomes for women aged 15 years and over ($11,747).

- Average incomes declined more rapidly with age for men than women. There was a difference of $10,543 between the average income for the 55-59 age group compared to the 70 and over age group. For women, the difference was $2,065.

**Table 7**
**Sources of Income of Unattached Individuals Aged 65 Years and Over, Canada, 1971, 1981 and 1987**

| | Constant (1987) dollars | | | |
|---|---|---|---|---|
| | Women | | Men | |
| | $ | % | $ | % |
| **1971** | | | | |
| Earnings* | 904 | 11.1 | 2,433 | 22.9 |
| Investment income | 1,971 | 24.1 | 2,384 | 22.4 |
| OAS/GIS | 3,891 | 47.7 | 3,900 | 36.6 |
| CPP/QPP | 121 | 1.5 | 160 | 1.5 |
| Other gov't transfers | 881 | 10.8 | 1,461 | 13.7 |
| Pensions, annuities & other | 393 | 4.8 | 308 | 2.9 |
| Total | 8,161 | 100.0 | 10,646 | 100.0 |
| **1981** | | | | |
| Earnings* | 694 | 5.6 | 1,603 | 10.3 |
| Investment income | 3,962 | 31.8 | 4,230 | 27.3 |
| OAS/GIS | 5,060 | 40.5 | 4,715 | 30.5 |
| CPP/QPP | 952 | 7.6 | 1,640 | 10.6 |
| Other gov't transfers | 668 | 5.4 | 814 | 5.3 |
| Pensions, annuities & other | 1,140 | 9.1 | 2,474 | 16.0 |
| Total | 12,476 | 100.0 | 15,476 | 100.0 |
| **1987** | | | | |
| Earnings* | 466 | 3.4 | 1,412 | 8.9 |
| Investment income | 3,110 | 22.9 | 2,895 | 18.2 |
| OAS/GIS | 5,475 | 40.3 | 4,866 | 30.5 |
| CPP/QPP | 1,782 | 13.1 | 2,673 | 16.8 |
| Other gov't transfers | 870 | 6.4 | 875 | 5.5 |
| Pensions, annuities & other | 1,892 | 13.9 | 3,207 | 20.1 |
| Total | 13,595 | 100.0 | 15,928 | 100.0 |

* Includes wages, salaries and net income from self-employment.

*Source:* *Women In Canada, Statistics Canada, 89-503E; Household Survey Division, Statistics Canada, unpublished data.*

- The total income (in constant 1987 dollars) of unattached individuals aged 65 and over in Canada increased significantly from 1971 to 1987.

- The total income of unattached women aged 65 and over increased from $8,161 in 1971 to $12,476 in 1981 and to $13,595 in 1987.

- For unattached men aged 65 and over, total income increased from $10,646 in 1971 to $15,476 in 1981 and to $15,928 in 1987.

- Old Age Security and the Guaranteed Income Supplement were the largest sources of income for both men and women over the period reported. For men, this source contributed 36.6 per cent of income in 1971, 30.5 per cent in 1981 and 30.5 per cent in 1987. This source was more important to women, contributing 47.7 per cent of income in 1971, 40.5 per cent in 1981 and 40.3 per cent in 1987.

- Investment income was the second most important source of income for women over the period reported.

- For men in 1971, earnings contributed slightly more to income than investments (22.9 per cent compared to 22.4 per cent). However, in subsequent years, earnings declined and investments became the second most important source of income.

- Benefits from the Canada Pension Plan became an increasingly more important source of income over the period reported for both men and women.

**Table 8**
**Sources of Income of Families With Head Aged 65 Years and Over, Canada, 1971, 1981 and 1987**

| | Constant (1987) dollars | | | |
|---|---|---|---|---|
| | Families Headed by Women | | Families Headed by Men | |
| | $ | % | $ | % |
| **1971** | | | | |
| Earnings* | 13,597 | 55.8 | 8,705 | 39.5 |
| Investment income | 2,872 | 11.8 | 3,933 | 17.8 |
| OAS/GIS | 5,168 | 21.2 | 5,797 | 26.3 |
| CPP/QPP | 134 | 0.5 | 354 | 1.6 |
| Other gov't transfers | 851 | 3.5 | 534 | 2.4 |
| Pensions, annuities & other | 1,755 | 7.2 | 2,735 | 12.4 |
| Total | 24,377 | 100.0 | 22,058 | 100.0 |
| **1981** | | | | |
| Earnings* | 16,002 | 50.5 | 7,995 | 28.0 |
| Investment income | 4,925 | 15.6 | 6,704 | 23.4 |
| OAS/GIS | 5,593 | 17.7 | 6,928 | 24.2 |
| CPP/QPP | 1,061 | 3.3 | 2,434 | 8.5 |
| Other gov't transfers | 2,271 | 7.2 | 981 | 3.5 |
| Pensions, annuities & other | 1,810 | 5.7 | 3,550 | 12.4 |
| Total | 31,662 | 100.0 | 28,592 | 100.0 |
| **1987** | | | | |
| Earnings* | 13,045 | 44.0 | 7,108 | 23.8 |
| Investment income | 3,293 | 11.1 | 4,902 | 16.4 |
| OAS/GIS | 6,510 | 22.0 | 7,263 | 24.3 |
| CPP/QPP | 2,410 | 8.2 | 4,027 | 13.5 |
| Other gov't transfers | 2,315 | 7.8 | 1,258 | 4.2 |
| Pensions, annuities & other | 2,049 | 6.9 | 5,332 | 17.8 |
| Total | 29,622 | 100.0 | 29,890 | 100.0 |

* Includes wages, salaries and net income from self-employment.

*Source:* ***Women In Canada, Statistics Canada, 89-503E; Household Survey Division, Statistics Canada, unpublished data.***

- The total income (in constant 1987 dollars) of families with head aged 65 and over in Canada increased significantly, particularly from 1971 to 1981.

- The income for families headed by women aged 65 and over increased from $24,377 in 1971 to $31,662 in 1981 and then declined to $29,622 in 1987.

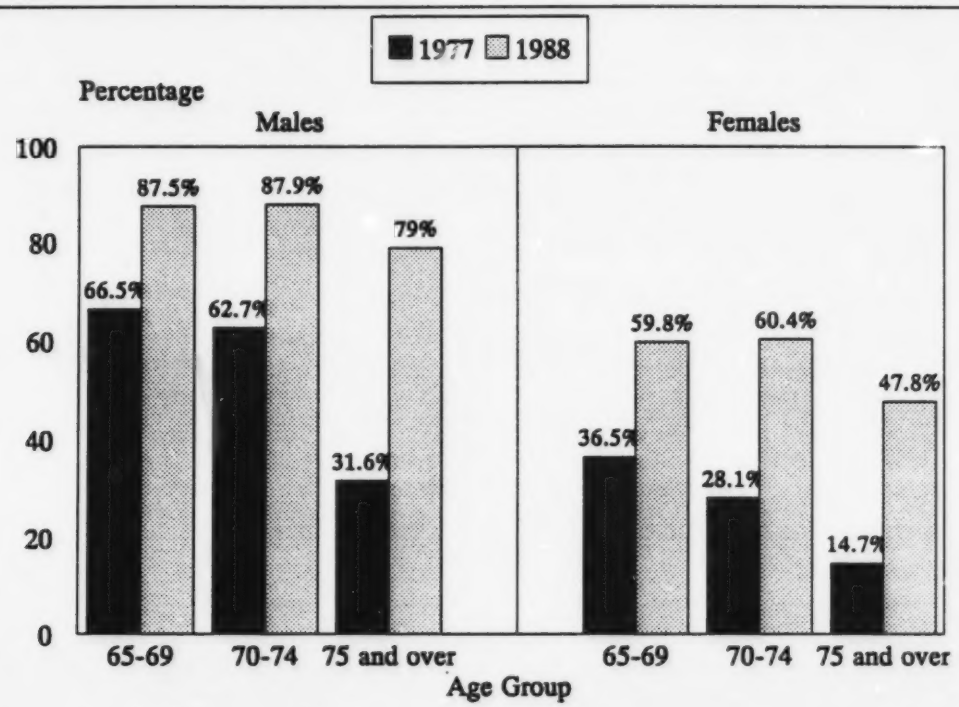
- For families headed by men aged 65 and over, total income increased for each of the three years reported, from $22,058 in 1971 to $28,592 in 1981 and to $29,890 in 1987.

- Earnings were the largest source of income for families headed by senior women. The proportion of total income comprised by earnings declined from 55.8 per cent in 1971 to 50.5 per cent in 1981 and to 44.0 per cent in 1987. Old Age Security and the Guaranteed Income Supplement were the second largest source of income followed by investment income.

- Earnings were the largest source of income in 1971 and 1981 for families headed by senior men (39.5 per cent and 28.0 per cent respectively). In 1987, Old Age Security and the Guaranteed Income Supplement comprised 24.3 per cent of total income compared to 23.8 per cent for earnings. Investment income was the third largest source of income in 1971 and 1981. Pensions, annuities and other income was the third largest source of income in 1987.

- Benefits from the Canada Pension Plan became an increasingly more important source of income over the period reported for both men and women.

**Chart 12**
**Canada Pension Plan/Quebec Pension Plan, Population Aged 65 Years and Over, By Gender, Canada*, 1977 and 1988**




* Excludes Yukon and Northwest Territories, population on Indian reserves and in institutions.

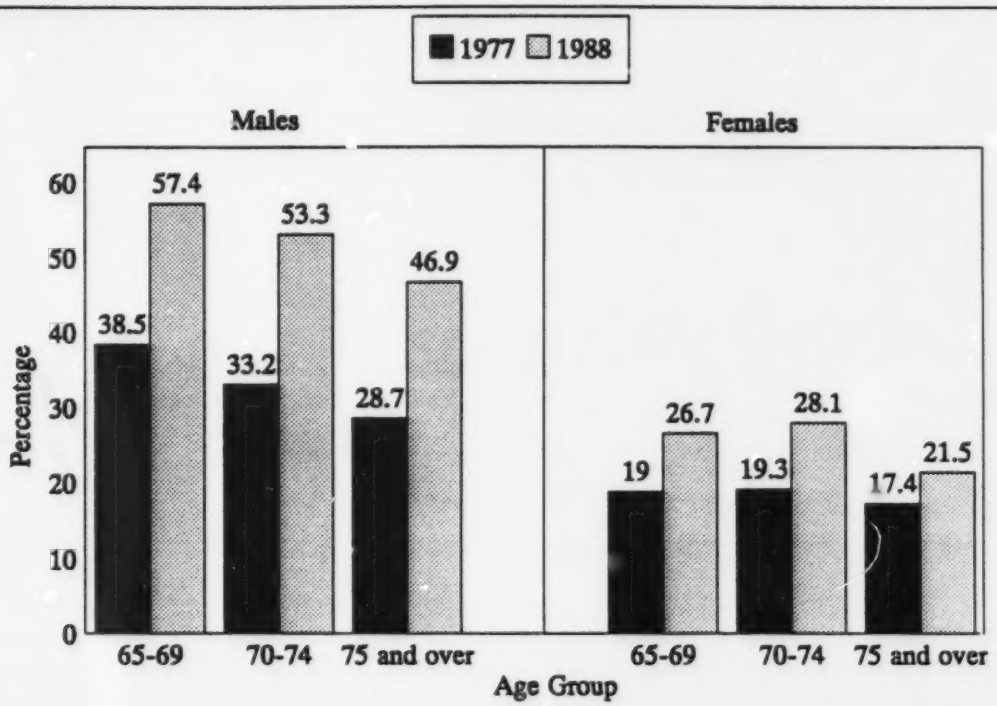
*Source:* *Pensions and Incomes of the Elderly in Canada, 1971-1985, Statistics Canada, 13-588, No.2; 1989 Survey of Consumer Finances, Household Surveys Division, Statistics Canada, unpublished data; A Portrait of Seniors in Canada, Statistics Canada, 89-519.*

- In Canada, the proportion of senior males in all age groups who received Canada Pension Plan/Quebec Pension Plan (CPP/QPP) in 1977 was about twice that of senior females. This gap narrowed significantly by 1988.

- In 1977, the proportion of men and women who received CPP/QPP decreased steadily with age. By 1988, the proportion that received CPP/QPP was slightly higher for men and women in the 70-74 age group (87.9 per cent and 60.4 per cent, respectively), than in the 65-69 group (87.5 per cent and 59.8 per cent, respectively).

- In 1988, a wide gap in the proportion of men and women aged 75 and over who received CPP/QPP still existed (79 per cent for men and 47.8 per cent for women).

**Chart 13**
**Private Retirement Pensions, Population Aged 65 Years and Over, By Gender, Canada*, 1977 and 1988**




* Excludes Yukon and Northwest Territories, population on Indian reserves and in institutions.

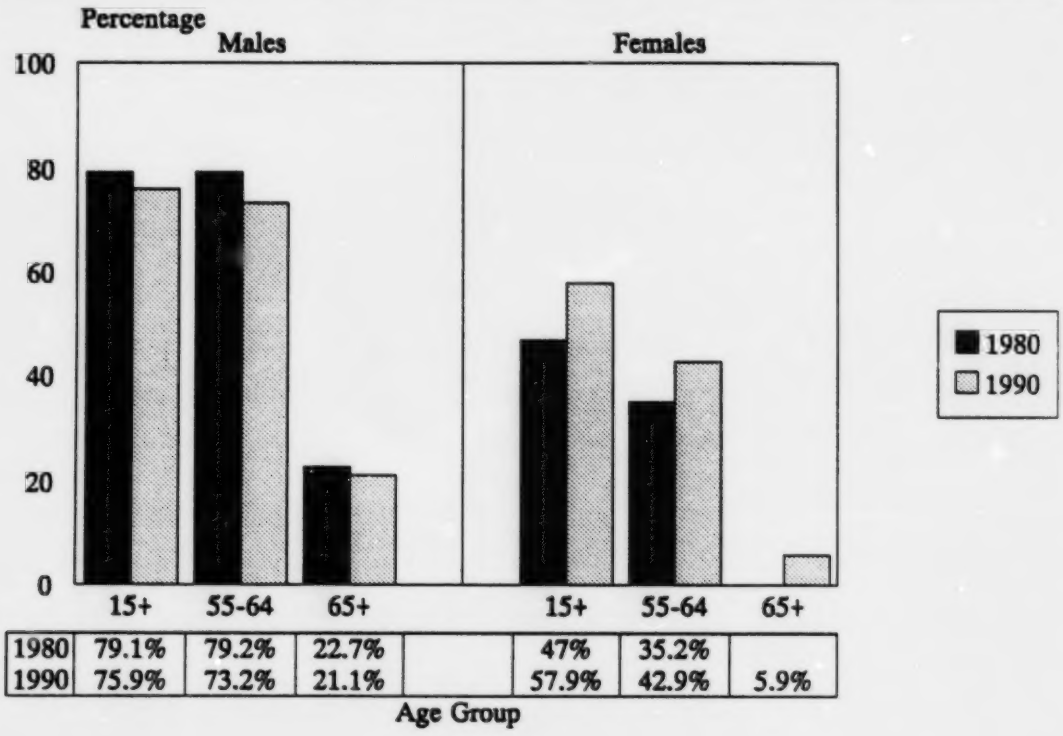
*Source:* *Pensions and Incomes of the Elderly in Canada, 1971-1985, Statistics Canada, 13-588, No.2; 1989 Survey of Consumer Finances, Household Surveys Division, Statistics Canada, unpublished data; A Portrait of Seniors in Canada, Statistics Canada, 89-519.*

- In Canada, the proportion of senior males who received private retirement pensions was about twice that of women. Approximately half of the men aged 65 and over received a private retirement pension compared to about a quarter of the women.

- Generally, the proportion of seniors with private retirement pensions decreased with age (57.4 per cent of men and 26.7 per cent of women in the 65-69 age group, down to 46.9 per cent of men and 21.5 per cent of women aged 75 and over).

- Between 1977 and 1988, the proportion of seniors with private retirement pensions increased significantly. However, the largest increases were for men aged 65-69 (38.5 per cent in 1977 to 57.4 per cent in 1988), and men aged 70-74 (33.2 per cent to 53.3 per cent).

**Chart 14**
**Labour Force Participation Rates, By Age and Gender, Saskatchewan, 1980 and 1990**




| | Males | | | | Females | | |
|---|---|---|---|---|---|---|---|
| | 15+ | 55-64 | 65+ | | 15+ | 55-64 | 65+ |
| 1980 | 79.1% | 79.2% | 22.7% | | 47% | 35.2% | |
| 1990 | 75.9% | 73.2% | 21.1% | | 57.9% | 42.9% | 5.9% |

Note: The 1980 participation rate was not available for females aged 65 and over.

*Source:* *Labour Force Annual Averages, 1975-83, Statistics Canada, 71-529; The Labour Force, Statistics Canada, 71-001.*

- Participation in the labour force declined dramatically with age. In 1990, participation rates for men were 73.2 per cent for the 55-64 age group compared to 21.1 per cent for the 65 and over age group. For women, participation rates were 42.9 per cent for the 55-64 age group compared to 5.9 per cent for the 65 and over age group.

- Participation in the labour force declined for men in all age groups between 1980 and 1990. The participation of women increased over the ten years.

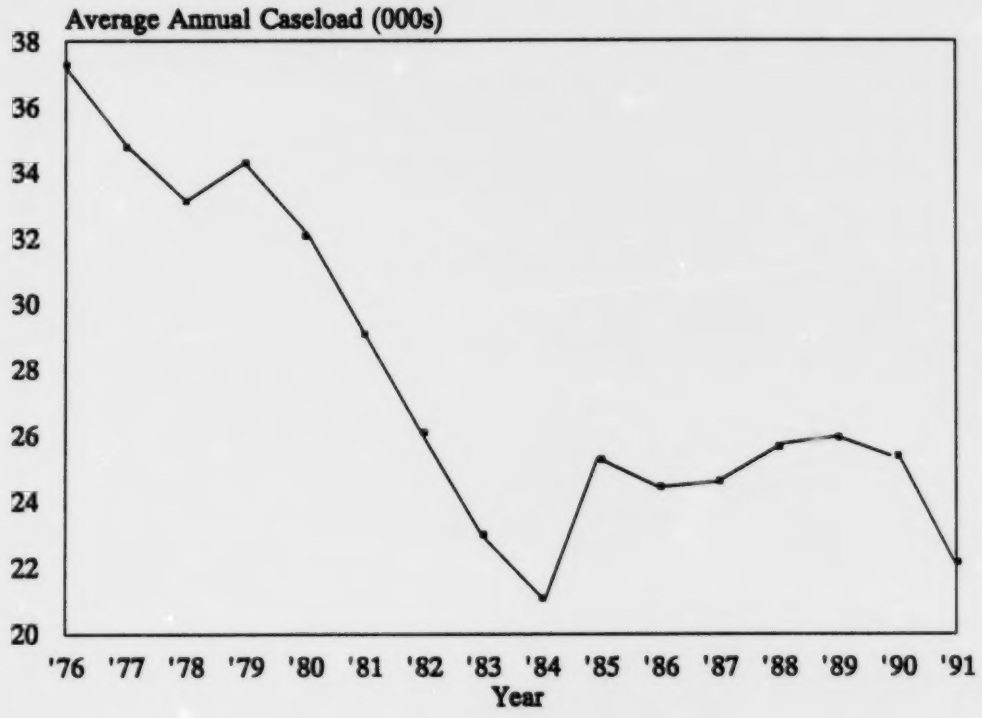
**Table 9**
**Ratio of Guaranteed Income Supplement (GIS) Recipients to Old Age Security (OAS) Recipients, Canada, Provinces and Territories, 1972-73 to March 1991**

| | 1972-73 | 1977-78 | 1982-83 | 1987-88 | March 1991 | Change Since 1972-73 |
|---|---|---|---|---|---|---|
| Canada | 56.7 | 54.5 | 51.0 | 47.8 | 43.5 | (13.2) |
| Newfoundland | 84.4 | 81.3 | 79.9 | 78.4 | 75.6 | (8.8) |
| Prince Edward Island | 77.2 | 73.1 | 70.3 | 67.2 | 63.3 | (13.9) |
| Nova Scotia | 67.6 | 65.9 | 64.2 | 60.9 | 56.6 | (11.0) |
| New Brunswick | 68.2 | 66.3 | 65.5 | 63.4 | 59.6 | (8.6) |
| Quebec | 62.3 | 62.8 | 62.5 | 58.7 | 55.3 | (7.0) |
| Ontario | 48.4 | 45.6 | 42.1 | 38.7 | 33.7 | (14.7) |
| Manitoba | 60.6 | 56.7 | 51.4 | 49.0 | 44.8 | (15.8) |
| Saskatchewan | 60.4 | 54.4 | 50.1 | 48.6 | 45.6 | (14.8) |
| Alberta | 59.6 | 56.2 | 48.1 | 46.1 | 41.8 | (17.8) |
| British Columbia | 53.8 | 50.7 | 43.4 | 40.9 | 36.8 | (17.0) |
| Yukon | 62.0 | 57.3 | 46.9 | 50.1 | 46.6 | (15.4) |
| Northwest Territories | 84.0 | 78.4 | 76.0 | 79.6 | 76.8 | (7.2) |

*Source:* *Monthly Statistics: Income Security Programs, Health and Welfare Canada, March 1991; Social Security Statistics: Canada and the Provinces, 1963-64 to 1987, Health and Welfare Canada, 1989.*

- In March 1991, 45.6 per cent of Saskatchewan's seniors who received OAS also received GIS.
- Saskatchewan, at 45.6 per cent, was slightly greater than the Canadian average of 43.5 per cent.
- The Saskatchewan percentage is less than Quebec, the Maritime provinces and the Territories but greater than British Columbia, Alberta, Manitoba and Ontario.
- The Saskatchewan ratio has declined 14.8 percentage points from 1972-73 as compared to the Canadian average which declined 13.2 percentage points.

**Chart 15**
**Saskatchewan Income Plan, Average Annual Caseload, 1976 to 1991**




*Source:* *Saskatchewan Income Plan, Saskatchewan Seniors' Secretariat.*

- The average annual caseload for the Saskatchewan Income Plan has dropped from 37,292 in 1975-76 to 22,154 in 1990-91. The caseload represents 16 per cent of the senior population in 1990.

- The average annual caseload has declined by approximately 40 per cent at a time when the senior population has increased by 30 per cent.

**Table 10**
**Wealth of Family Units* With Head Aged 65 Years and Over, By Pension Status, Canada**, 1984**

| | Received Pension Income | Did Not Receive Pension Income |
|---|---|---|
| Average wealth in spring 1984 | $108,671 | $84,054 |
| **Composition of wealth:** | % | % |
| Net financial assets*** | 43.3 | 28.8 |
| Equity in home | 40.3 | 35.5 |
| Equity in real estate other than home | 5.9 | 7.4 |
| Equity in business/farm/professional practice | 6.7 | 25.0 |
| Market value of vehicles (including recreational) | 3.9 | 3.2 |

* Consists of economic families with head aged 65 years and over, and unattached individuals aged 65 years and over.

** Excludes Yukon and Northwest Territories, population on Indian reserves and in institutions.

*** Consists of all financial assets minus all debts except mortgage and business debt.

*Source:* *Pensions and Incomes of the Elderly, 1971-1985, Statistics Canada, 13-588, No.2; A Portrait of Seniors in Canada, Statistics Canada, 89-519.*

- Across Canada, the average wealth in 1984 for family units with pension income was significantly higher than those without pension income ($108,671 compared to $84,054).
- The wealth of family units with heads aged 65 and over was concentrated in net financial assets and equity in the home (83.3 per cent for those with private retirement pensions and 64.3 per cent for those without private pensions).
- One-quarter of the wealth of family units with no pension income was equity in a business, farm or professional practice. For those with pension income, this source contributed 6.7 per cent of wealth.

**Table 11**
**Low Income Rates*, Persons Aged 65 Years and Over, Canada and the Provinces, 1986 and 1989**

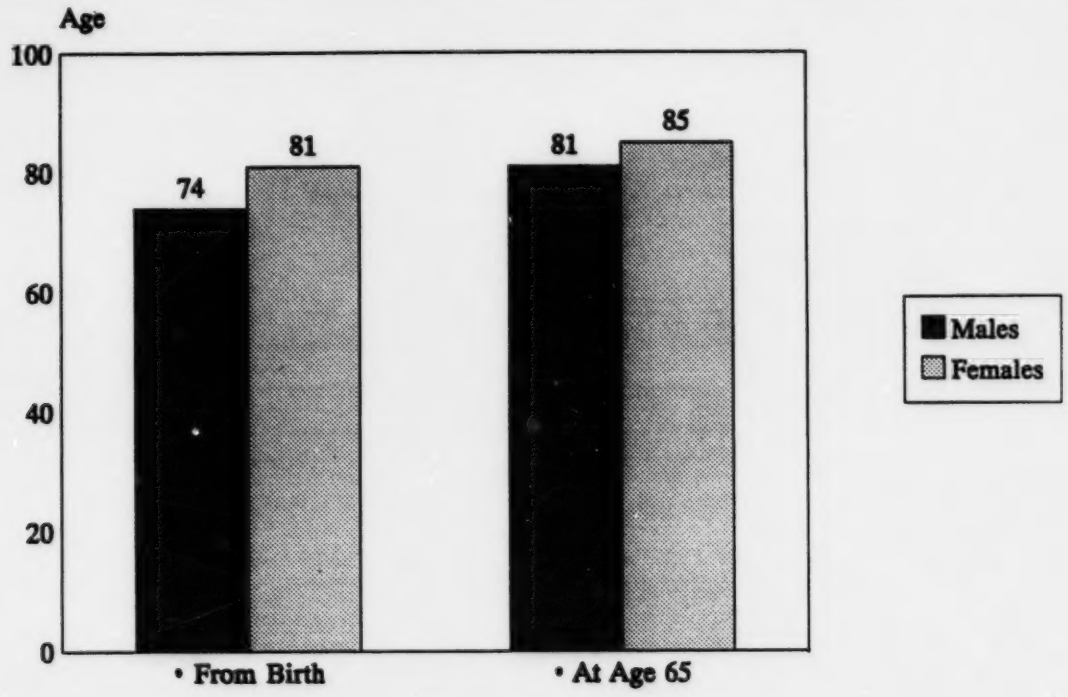
| Province | 1986 | 1989 |
|---|---|---|
| | % | % |
| Atlantic Provinces | 21.6 | 16.8 |
| Quebec | 33.3 | 35.9 |
| Ontario | 20.3 | 14.8 |
| Manitoba | 24.8 | 20.7 |
| Saskatchewan | 21.3 | 13.3 |
| Alberta | 22.8 | 20.6 |
| British Columbia | 27.6 | 20.5 |
| Canada | 24.9 | 21.4 |

* Persons, who spend 56.2 per cent or more of their income on food, shelter and clothing, were below the low income cut-offs.

*Source:* *Statistics Canada, Survey of Consumer Finances, unpublished data.*

- Saskatchewan, at 13.3 per cent, had the lowest rate of low income for seniors of all the provinces in 1989.
- The Saskatchewan low income rate of 13.3 per cent was significantly lower than the Canadian rate of 21.4 per cent in 1989.

**Chart 16**
**Life Expectancy, Saskatchewan, 1986**

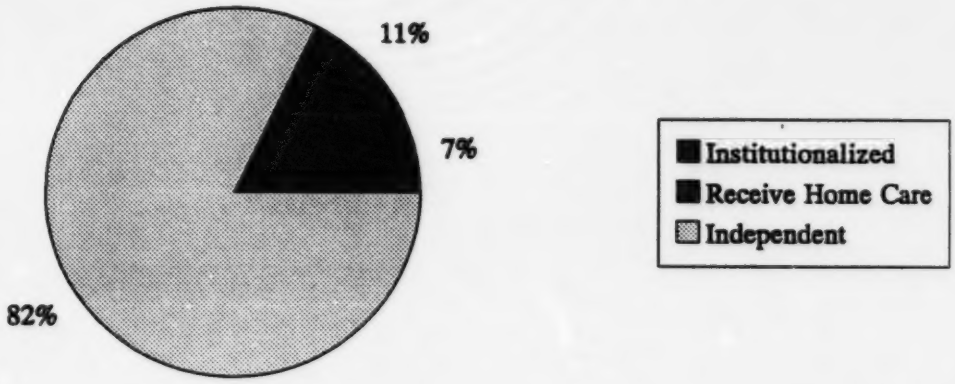



*Source:* *Life Tables, Canada and Provinces, 1985-87, Statistics Canada, 82-003S.*

- In Saskatchewan, females have a greater life expectancy than males. Females can expect to outlive males by seven years, living an average of 81 years from birth compared to an average of 74 years from birth for males.

- On average, females at age 65 can expect to live to age 85 while males at age 65 can expect to live to age 81.

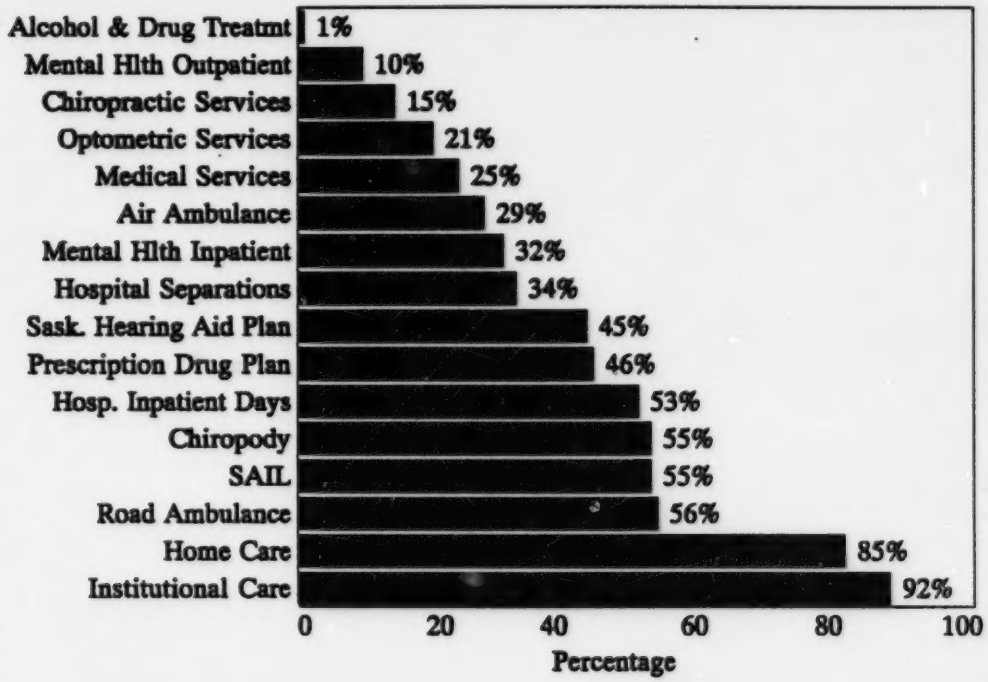
**Chart 17**
**Health Status, Saskatchewan Population Aged 65 Years and Over, 1989-90**




*Source:* ***Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.***

- In 1990, 82 per cent of the 65 and over age group lived independently without the need for home care or institutional care.
- Eleven per cent of the 65 and over age group lived at home with assistance from family or community-based home care services.
- Only seven per cent of the 65 and over age group required institutional care.

**Chart 18**
**Utilization of Health Services, Saskatchewan Population Aged 65 Years and Over, 1989-90**



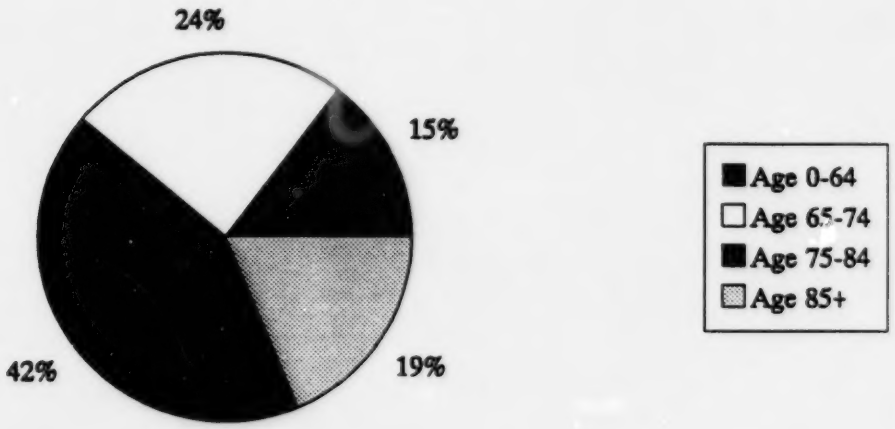

*Source:* *Policy and Health Economics Branch, Saskatchewan Health.*

- Seniors, who comprised 13.9 per cent of the provincial population, had rates of utilization for several health programs that significantly exceeded their proportion of the population.

- The age group 65 and over used 85 per cent of home care services and 92 per cent of long term institutional services.

- Only 1 per cent of the 65 and over age group were recipients of alcohol and drug treatment.

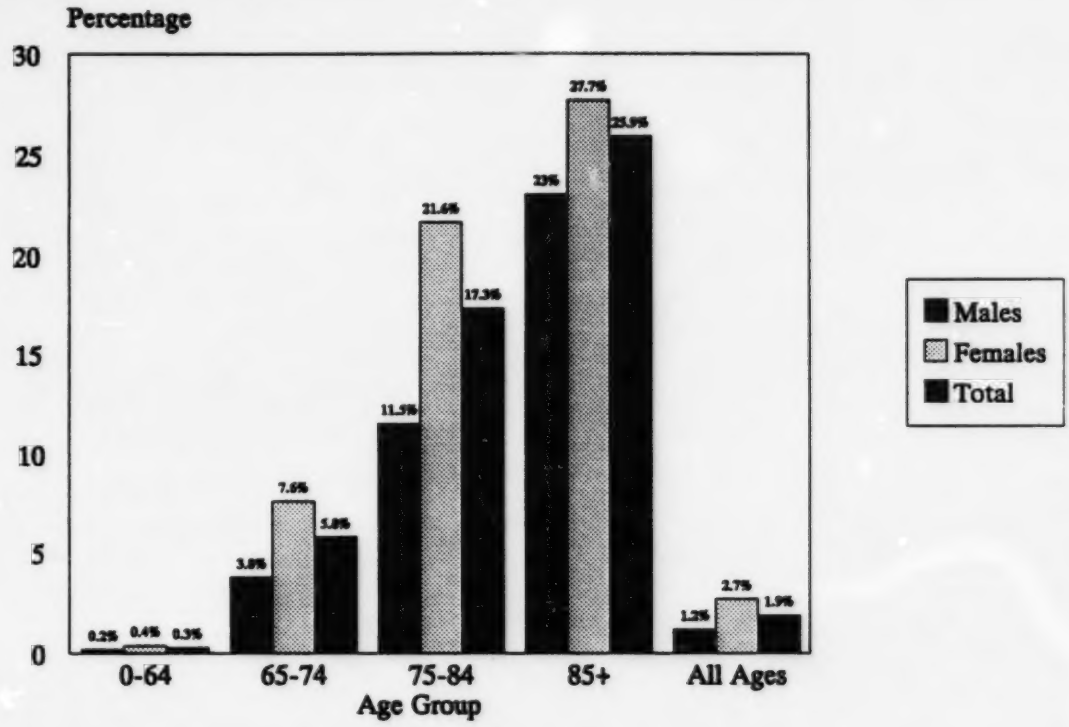
**Chart 19**
**Distribution of Saskatchewan Home Care Clients By Age Group, 1989-90**




*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.*

- Seniors had a high rate of utilization of the Home Care Program. Eighty-five per cent of the 18,499 home care clients were aged 65 and over.
- The majority of clients (42 per cent) were in the 75-84 age group.
- The largest age group (0-64) in the provincial population represented only 15 per cent of home care clients.

**Chart 20**
**Saskatchewan Home Care Clients as a Percentage of Total Home Care District Population, By Age and Gender, 1989-90**




*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.*

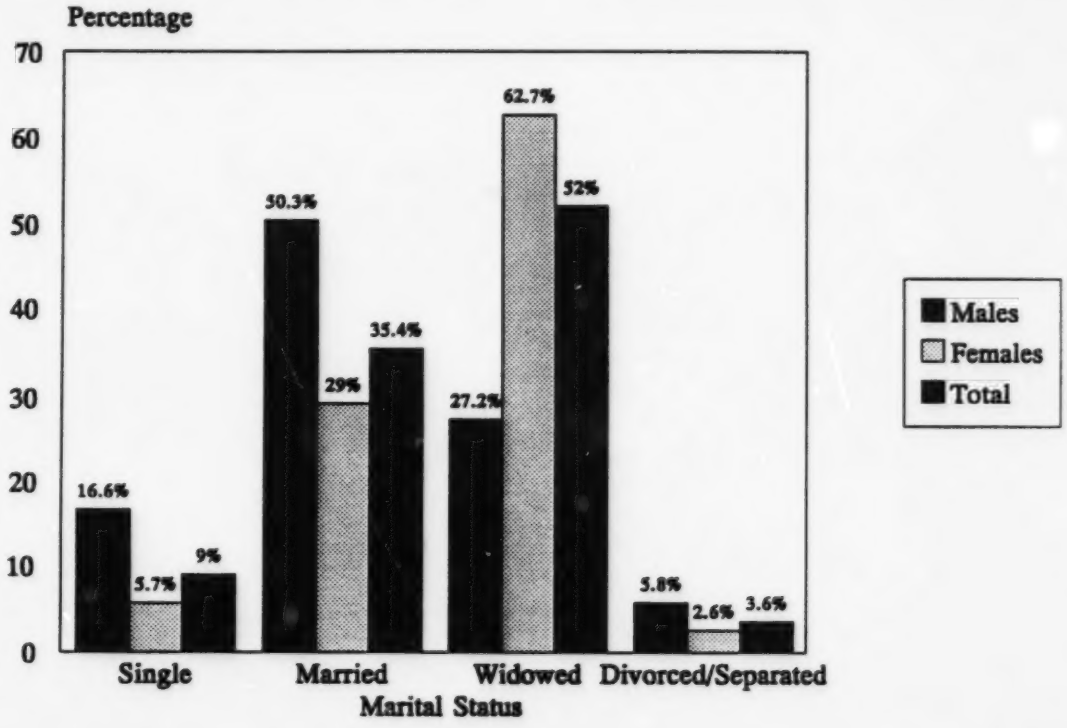
- Overall, 1.9 per cent of the total population in the 45 home care districts were clients of the Home Care Program.

- The proportion of the senior population who were home care clients increased with age. While only 5.8 per cent of the 65-74 age group were home care clients, the proportion increased to 17.3 per cent of the age group 75-84 and to 25.9 per cent of the age group 85 and over.

- More women than men in all of the age groups were home care clients. The largest difference was for the 75-84 age group where 21.6 per cent of women and 11.5 per cent of men were home care clients.

- The average age of all home care clients was 74 years. The average age of those clients who were seniors was 79 years.

**Chart 21**
**Distribution of Saskatchewan Home Care Clients Aged 65 Years and Over, By Gender and Marital Status, 1989-90**

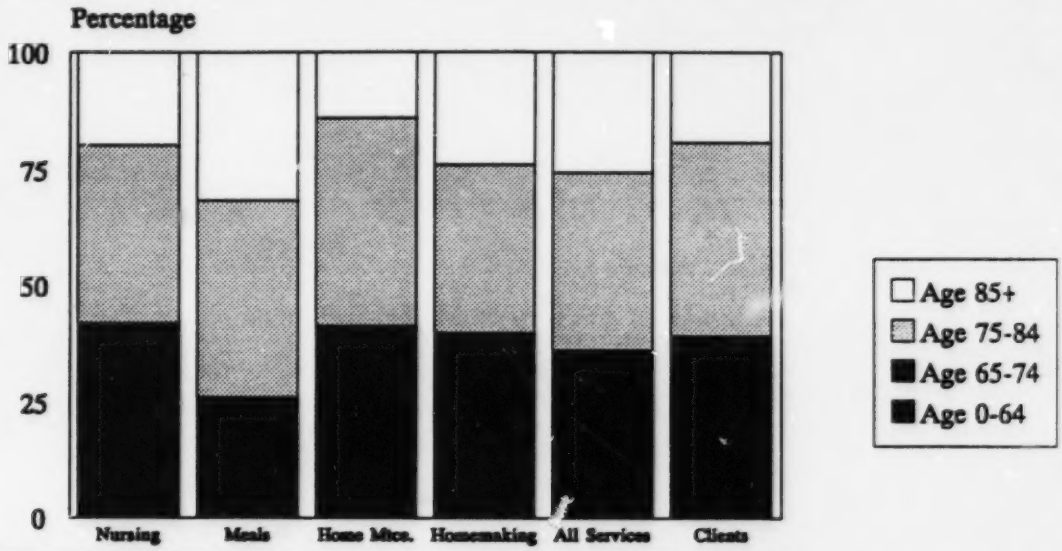



*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.*

- The majority of seniors who used home care services were widowed persons. Fifty-two per cent of senior home care clients were in this category. Almost 63 per cent of female seniors using home care were widowed.

- Married persons made up 35.4 per cent of home care clients. Slightly more than one-half of male seniors using home care were married.

**Chart 22**
**Saskatchewan Home Care Client Distribution and Proportion of Services Utilized, By Age, 1989-90**




| | Nursing | Meals | Home Mtce. | Homemaking | All Services | Clients |
|---|---|---|---|---|---|---|
| Age 85+ | 19.9% | 31.7% | 14% | 24% | 25.7% | 19.2% |
| Age 75-84 | 38% | 42.3% | 44.5% | 36.1% | 38.1% | 41.5% |
| Age 65-74 | 23% | 17.3% | 31.4% | 21.1% | 20.3% | 23.9% |
| Age 0-64 | 19.1% | 8.8% | 10.1% | 18.8% | 15.9% | 15.4% |

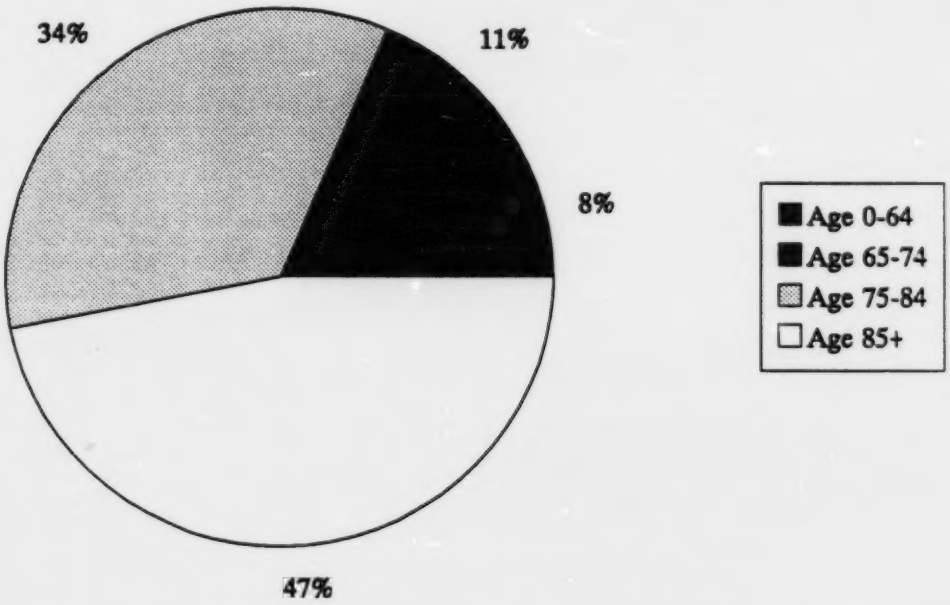
**Services Used**

*Source:* ***Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.***

- Home care clients in the age group 75-84 used more services than any other age group. This age group comprised 41.5 per cent of home care clients and used 38.1 per cent of all services.

- Seniors aged 85 and over comprised 19.2 per cent of home care clients but received 25.7 per cent of all services provided. This age group received 31.7 per cent of meals and 24 per cent of homemaking services.

**Chart 23**
**Distribution of Long Term Care Residents of Special Care Homes and Hospitals, By Age, Saskatchewan, March 31, 1990**

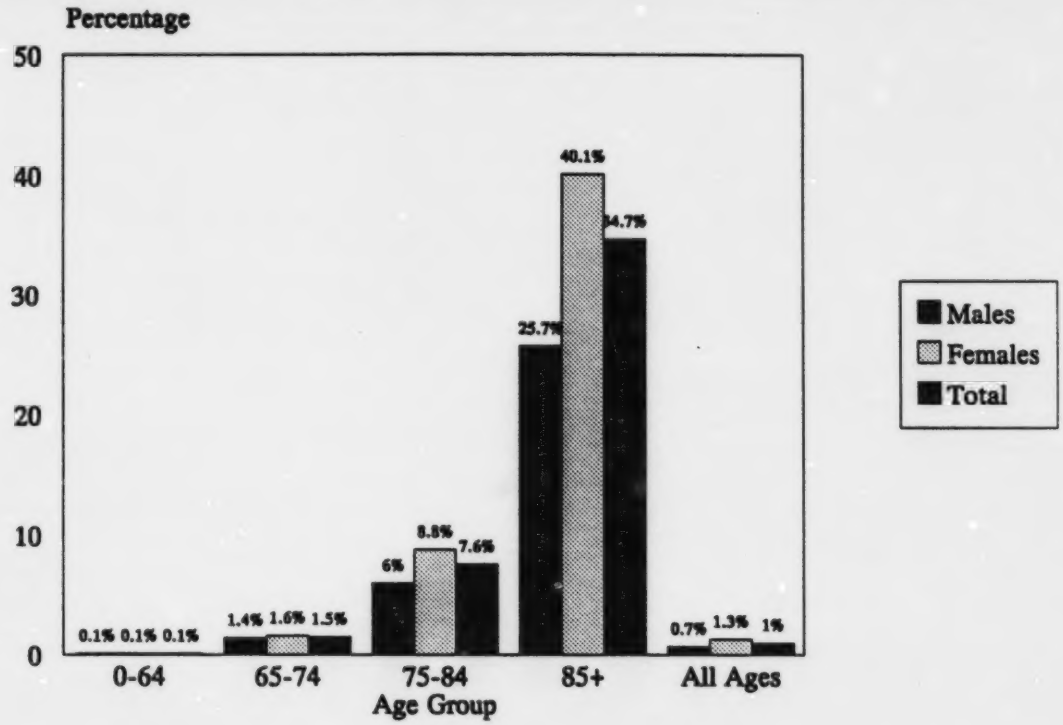



*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.*

- Institutional care is used primarily by the very old with almost 50 per cent of the residents aged 85 and over. The age group 65-74 comprised 11 per cent of residents compared to 34 per cent for the age group 75-84 and 47 per cent of the age group 85 and over.

- Persons in the 0-64 age group represented only 8 per cent of long term care residents.

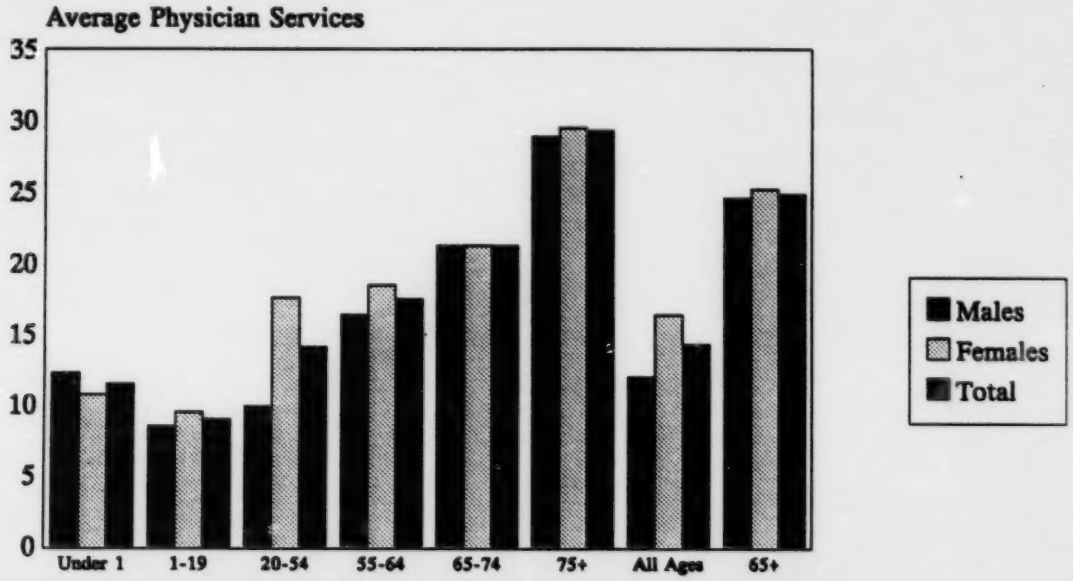
**Chart 24**
**Long Term Care Residents of Special Care Homes and Hospitals as a Percentage of the Saskatchewan Population, By Age and Gender, March 31, 1990**




*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Continuing Care.*

- The proportion of seniors who entered institutional care increased with age.
- Just over one-third (34.7 per cent) of the 85 and over age group were in long term care, compared to 7.6 per cent of the 75-84 age group and 1.5 per cent of the age group 65-74.
- Only 1 per cent of the total provincial population was in long term care.
- The average age of all residents was 81.4 years. The average age of residents aged 65 and over was 84.1 years.

**Chart 25**
**Average Physician Services Per Person Treated, Saskatchewan, 1989-90**




| | Under 1 | 1-19 | 20-54 | 55-64 | 65-74 | 75+ | All Ages | 65+ |
|---|---|---|---|---|---|---|---|---|
| Males | 12.3 | 8.5 | 9.9 | 16.4 | 21.3 | 28.9 | 12 | 24.6 |
| Females | 10.7 | 9.5 | 17.6 | 18.5 | 21.3 | 29.5 | 16.4 | 25.2 |
| Total | 11.5 | 9 | 14.1 | 17.5 | 21.3 | 29.3 | 14.3 | 24.9 |

Age Group

*Source:* ***Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Medical Care Insurance.***

- For seniors, the use of physician services increased with each age group.
- Males aged 65 years and over averaged 24.6 physician services during the 12 month period compared to 12 physician services for all males. Females in the age group 65 and over averaged 25.2 physician services while all females averaged 16.4 physician services.

**Chart 26**
**Percentage of the Saskatchewan Population Receiving Physician Services, By Age and Gender, 1989-90**

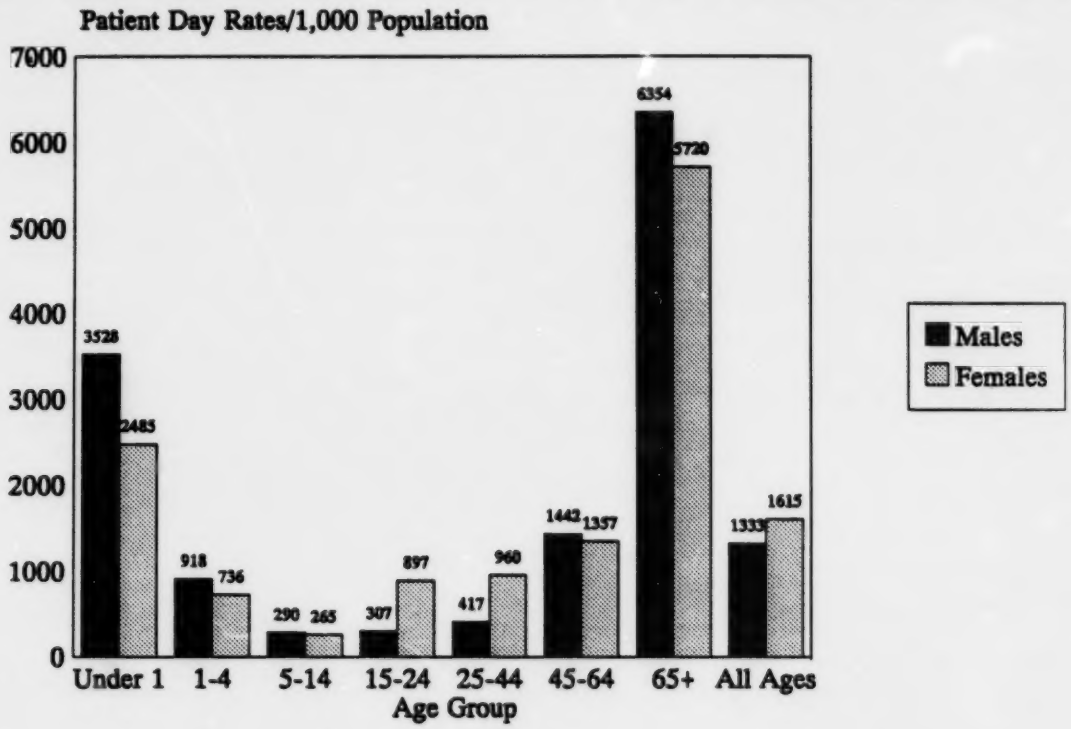
| | Under 1 | 1-19 | 20-54 | 55-64 | 65-74 | 75+ | All Ages | 65+ |
|---|---|---|---|---|---|---|---|---|
| Males | 100% | 86.2% | 74.4% | 82% | 89.6% | 100% | 82% | 94.3% |
| Females | 100% | 90.5% | 91.8% | 88.4% | 92.5% | 100% | 93% | 96.7% |
| Total | 100% | 88.6% | 83.6% | 85.3% | 91.1% | 100% | 87.5% | 95.6% |

Note: The method of calculating the percentages involves the insured population as of June 30, 1989 and the population treated at any time during the fiscal year. This will result in physician services being received by 100 per cent of some age groups.

*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Medical Care Insurance.*

- A larger proportion of seniors received physician services compared to the total population. However, the differences were not major; 95.6 per cent for the age group 65 and over compared to 87.5 per cent for all ages.
- Virtually all seniors in the 75 and over age group used physician services. The same was true for children under age 1.
- For the age group 65-74, 89.6 per cent of males and 92.5 per cent of females used physician services. This differed slightly from the average of 82 per cent of all males and 93 per cent of all females who used physician services.
- Except for the youngest and oldest age groups, females were consistently higher users of physician services than males.

**Chart 27**
**Patient Day Rates Per 1,000 Population, By Gender and Age Group, Saskatchewan, 1989-90**

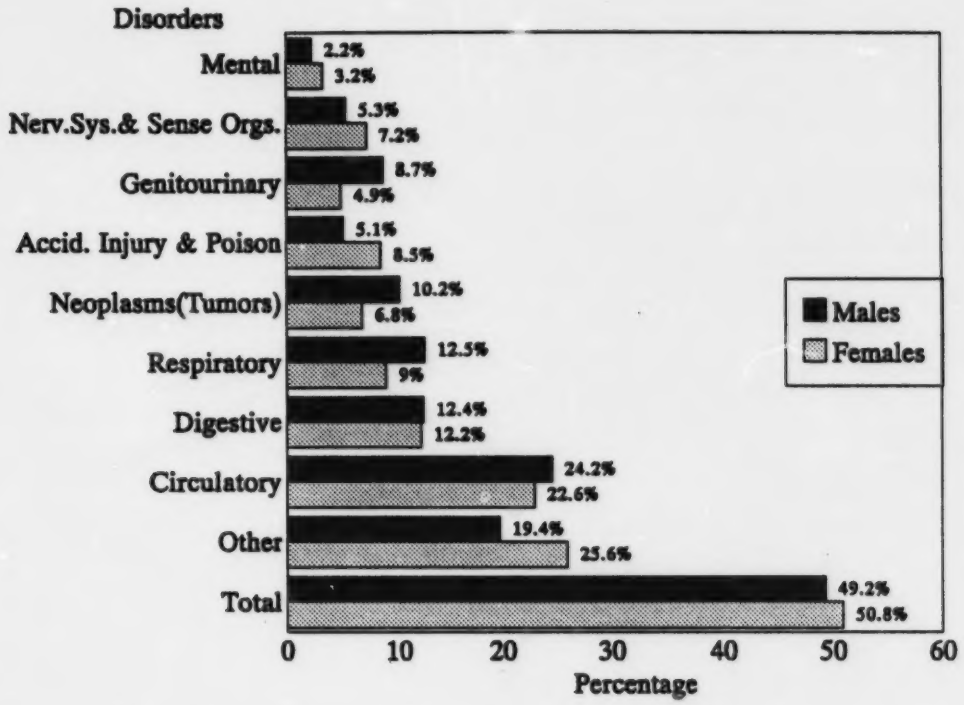



*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Hospital Services.*

- Seniors had the highest patient day rates per 1,000 population of all the age groups. The rate of 6,354 patient days per 1,000 population for males was somewhat higher than the rate of 5,720 patient days per 1,000 population for women.

- Both the 65 and over age group and children under age one accounted for proportionately more patient days than any other age group.

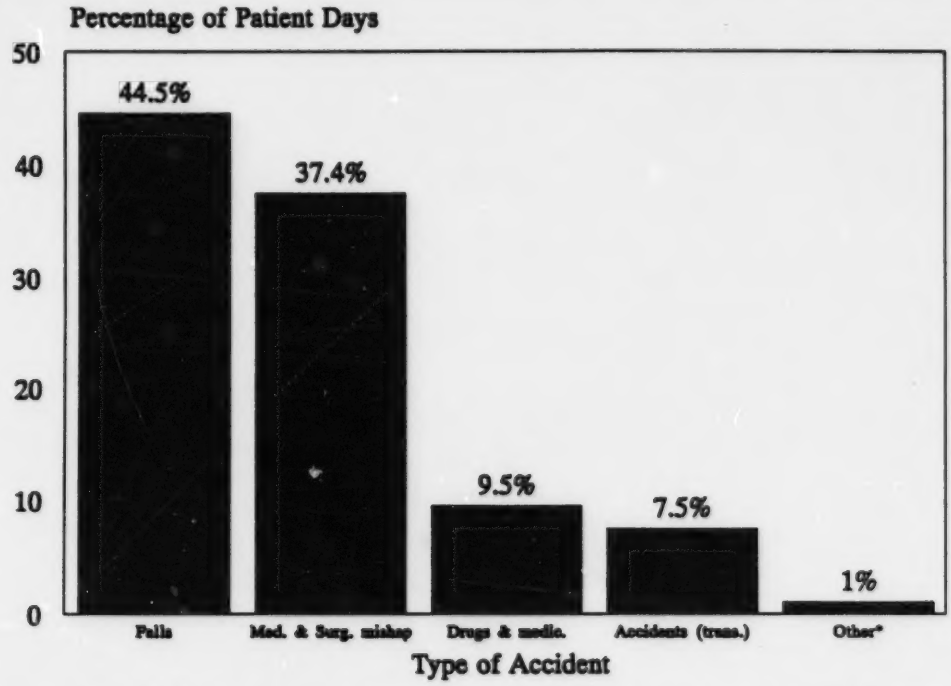
**Chart 28**
**Inpatient Care By Diagnosis (Separations), Saskatchewan Population Aged 65 Years and Over, 1989-90**




*Source:* *Statistical Supplement of the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Hospital Services.*

- Female seniors (50.8 per cent) accounted for slightly more inpatient care separations than males (49.2 per cent).
- The most common diagnoses which required inpatient care for both males and females were circulatory related (24.2 per cent and 22.6 per cent respectively).
- Differences between male and female rates were generally small, but males showed a greater tendency to genitourinary, neoplasmic, and respiratory disorders.

**Chart 29**
**Hospitalized Accident Patient Days for Saskatchewan Population Aged 65 Years and Over, 1989-90**

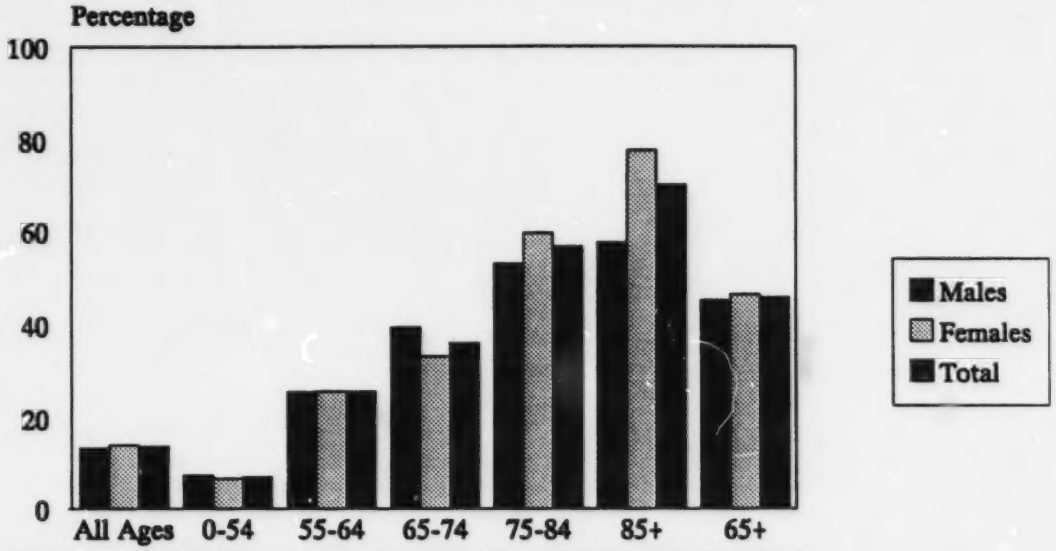



* Includes accidental poisoning, war-related injuries, suicide, homicide and other injuries.

*Source:* *Statistical Supplement to the Annual Report for the Year Ending March 31, 1990, Saskatchewan Health, Medical Care Insurance.*

- Falls were the largest cause of accidents requiring the hospitalization of seniors. Falls accounted for 44.5 per cent of accident patient days.
- Medical and surgical mishaps followed close behind with 37.4 per cent of accident patient days.
- Together, falls and medical and surgical mishaps accounted for 81.9 per cent of all accident patient days.

**Chart 30**
**Disability Rates of the Saskatchewan Population, By Age Group and Gender, 1986**




| | All Ages | 0-54 | 55-64 | 65-74 | 75-84 | 85+ | 65+ |
|---|---|---|---|---|---|---|---|
| Males | 13.3% | 7.4% | 25.4% | 39.5% | 53.1% | 57.7% | 45.2% |
| Females | 13.9% | 6.6% | 25.6% | 33.2% | 59.7% | 77.6% | 46.5% |
| Total | 13.6% | 7% | 25.5% | 36.1% | 56.8% | 70.1% | 45.9% |

Age Group

Note: Disability rates are expressed as a percentage of the population in each age group.

*Source:* *Subprovincial and Subterritorial Data; The Health and Activity Limitation Survey, Statistics Canada.*

- In 1986, 45.9 per cent of all seniors reported some form of disability. The proportion of seniors with disabilities increased with age but did so more rapidly for more elderly women.

- Disability rates for males and females showed minimal differences in the 0-54, 55-64, and 65-74 age groups. However, in the 75-84 and 85 and over age groups, the disability rates for females were greater than the rates for males; 53.1 per cent and 57.7 per cent respectively for males and 59.7 per cent and 77.6 per cent respectively for females.

**Table 12**
**Nature of Disability, Saskatchewan Population Aged 65 Years and Over, in Private Households, 1986**

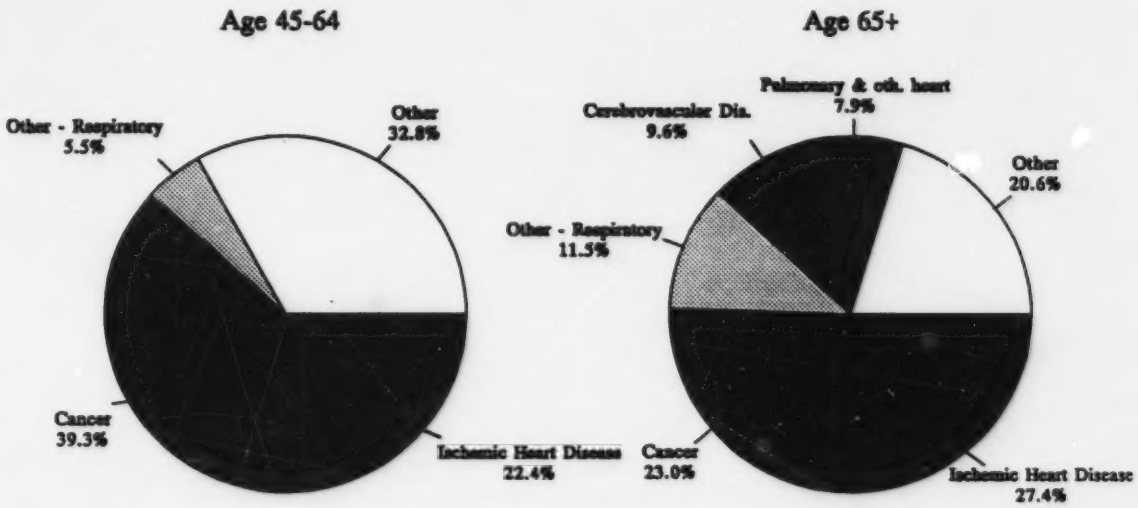
| | Number | Percentage |
|---|---|---|
| Total Population aged 65 and over in private households | 117,880 | 100.0 |
| • Reporting any disability | 50,525 | 42.9 |
| • Mobility disability | 38,090 | 32.3 |
| • Agility disability | 32,060 | 27.2 |
| • Hearing disability | 21,820 | 18.5 |
| • Other or Unspecified disability | 14,465 | 12.3 |
| • Seeing disability | 12,155 | 10.3 |
| • Speaking disability | 2,740 | 2.3 |

*Source:* *Highlights: Disabled Persons in Canada, Statistics Canada, 82-602.*

- Of those seniors living in private households, 42.9 per cent reported at least one disability.

- The most common disabilities reported were related to mobility (32.3 per cent), agility (27.2 per cent) and hearing (18.5 per cent).

**Chart 31**
**Leading Causes of Death, By Age Group, Saskatchewan, 1988**




*Source:* *Statistical Supplement for the Year Ending December 31, 1988, Saskatchewan Health, Vital Statistics.*

- There are some notable differences in the causes of death between seniors aged 65 and over and non-seniors in the age group 45-64.
- Ischemic heart disease, as a cause of death, was more prevalent among the 65 and over age group (27.4 per cent) as compared to the 45-64 age group (22.4 per cent).
- Deaths due to cancer decreased from 39.3 per cent for the age group 45-64 to 23 per cent for the age group 65 and over.

## Chapter 4 - Housing Characteristics

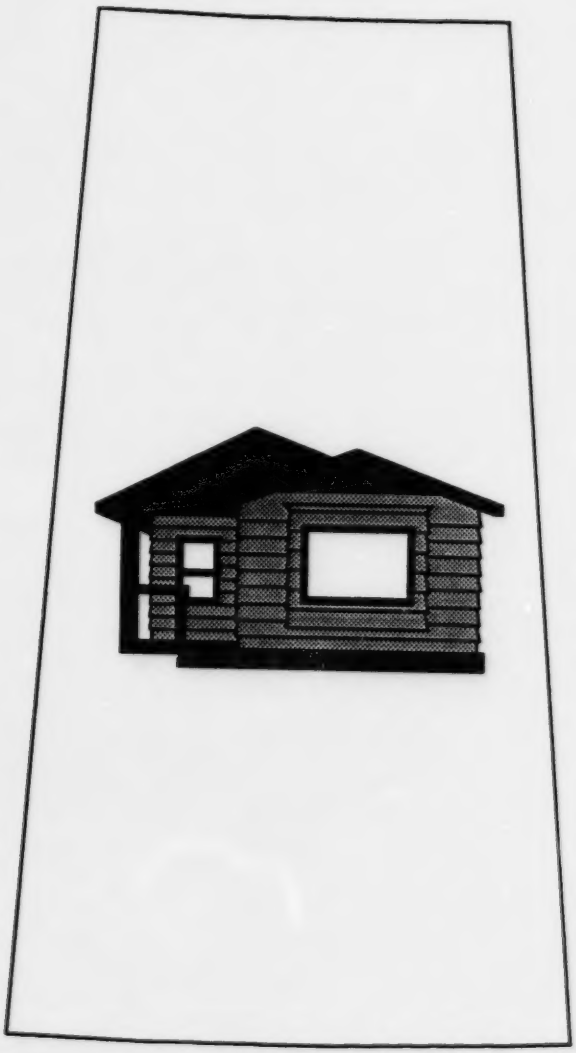
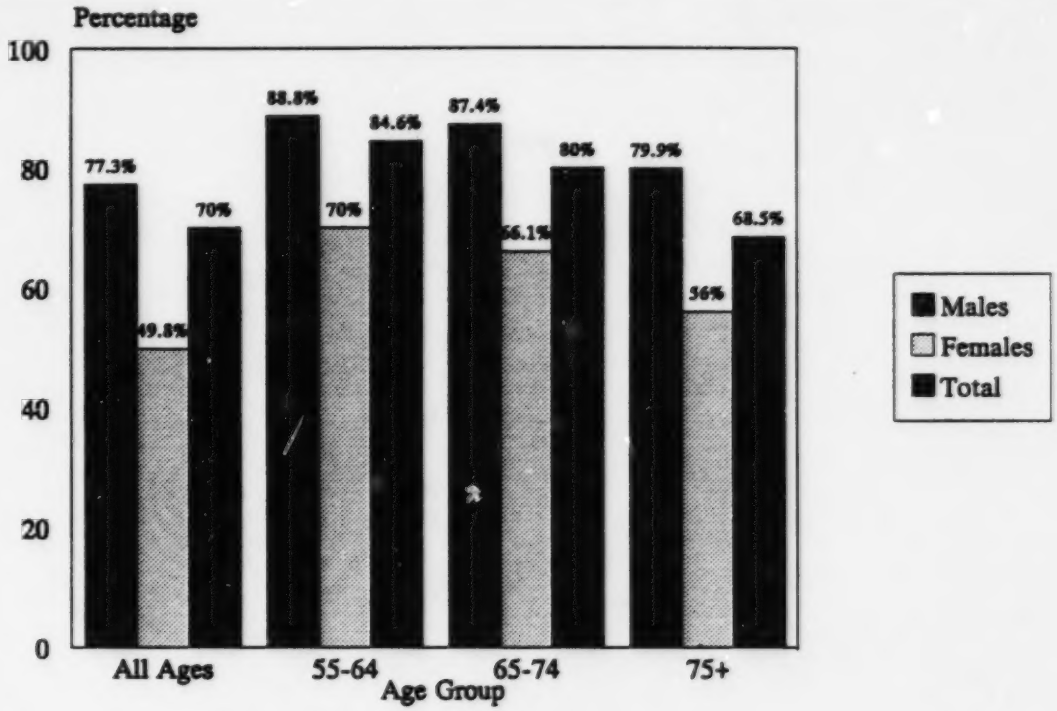


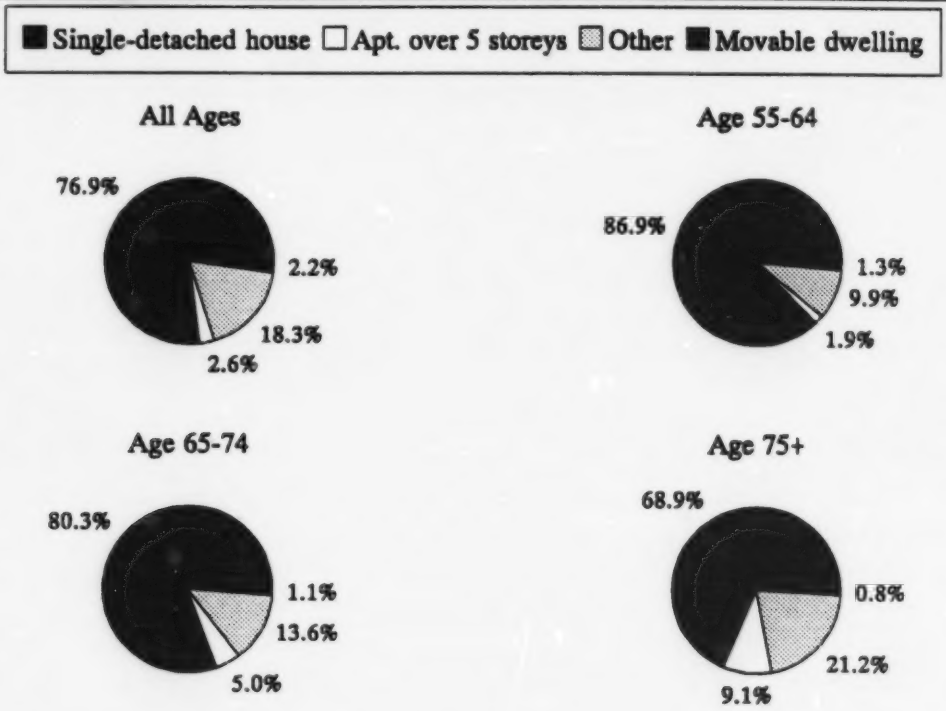
**Chart 32**
**Private Household Ownership, Showing Age and Gender of Owner, Saskatchewan, 1986**




*Source:* *The Nation Series: Dwellings and Households, Part 1, 1986 Census of Canada, Statistics Canada, 93-104.*

- People in Saskatchewan had a high rate of home ownership with 84.6 per cent of the age group 55-64, 80 per cent of the age group 65-74, and 68.5 per cent of the age group 75 and over owning their homes.
- Home ownership declined with age from 84.6 per cent of the 55-64 age group to 68.5 per cent of the age group 75 and over.
- A higher percentage of males owned their homes than females. The difference was most notable in the 75 and over age group; 79.9 per cent of males and 56 per cent of females owned their homes.

**Chart 33**
**Private Households, By Structural Type and Age of Household Maintainer, Saskatchewan, 1986**

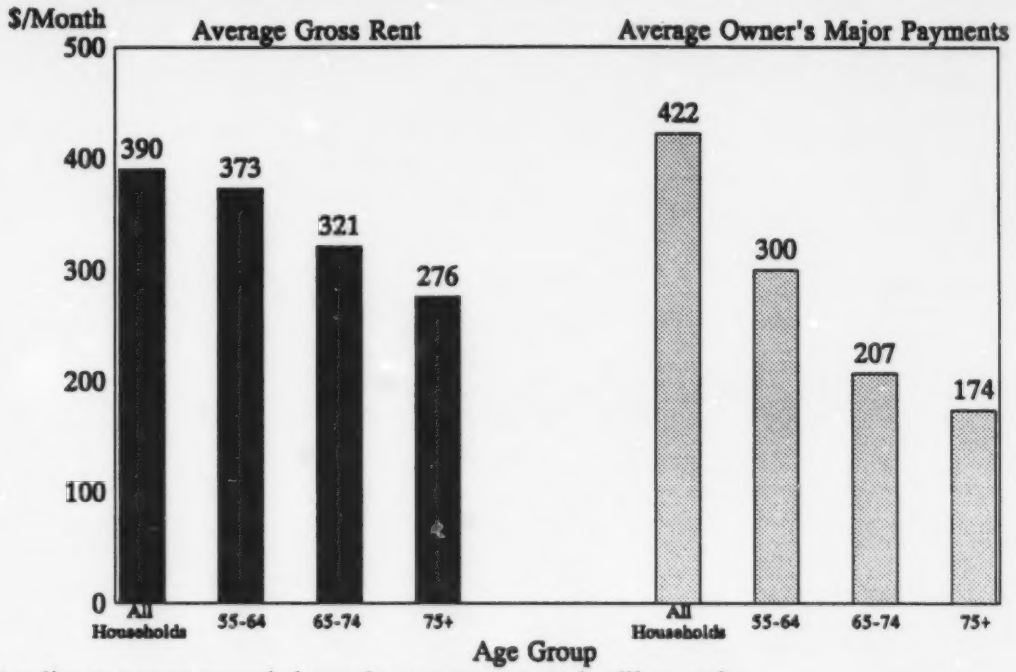



*Source:* *The Nation Series: Dwellings and Households, Part 2, 1986 Census of Canada, Statistics Canada, 93-105.*

- The proportion of households which lived in single-detached houses declined with age, from 86.9 per cent of household maintainers aged 55-64 to 68.9 per cent of household maintainers aged 75 and over.

- More senior households lived in high-rise apartments (5 per cent for maintainers aged 65-74 and 9.1 per cent of maintainers aged 75 and over) compared to the Saskatchewan average for all maintainers of 2.6 per cent.

**Chart 34**
**Average Gross Rent* and Average Owner's Payments** For Private Households, By Age of Maintainer, Saskatchewan, 1986**




* Applies to tenant-occupied non-farm, non-reserve dwellings only.
** Applies to owner-occupied non-farm, non-reserve dwellings only.

*Source:* *The Nation Series: Dwellings and Households, Part 2, 1986 Census of Canada, Statistics Canada, 93-105.*

- Monthly shelter costs for renter households and owner households decreased with the increasing age of the household maintainer. The decrease was greater for owner households, likely due to paid off mortgages.
- Gross rent (rent, electricity, heating and services) dropped from $373/month for household maintainers aged 55-64, to $276/month for household maintainers aged 75 and over.
- Owner's major payments (mortgage payments, taxes, electricity, heating and services) dropped from $300/month for household maintainers aged 55-64, to $174/month for household maintainers aged 75 and over.

**Table 13**
**Gross Rent* and Owner's Major Payments** as a Percentage of Household Income, Saskatchewan Population Aged 65 and Over, 1985**

| Percentage of 1985 Household Income | Number of Household Maintainers | |
|---|---|---|
| | Gross Rent | Owner's Major Payments |
| Less than 15 % | $ 2,690 | $36,215 |
| 15-19 % | 2,065 | 9,395 |
| 20-24 % | 3,070 | 4,985 |
| 25-29 % | 5,985 | 2,485 |
| 30-39 % | 3,190 | 1,770 |
| 40-49 % | 1,315 | 620 |
| 50 % and over | 1,545 | 1,080 |
| Total | $19,860 | $56,550 |

* Applies to tenant-occupied non-farm, non-reserve dwellings only.
** Applies to owner-occupied non-farm, non-reserve dwellings only.

*Source:* *1986 Census of Canada, Statistics Canada, Special Tabulations, Unpublished data.*

- The majority of owners over age 65 (36,215 or 64 per cent of senior owners) paid less than 15 per cent of their 1985 household income for major payments (mortgage payments, taxes, electricity, heating and services).

- The majority of renters over age 65 (13,810 or 69.5 per cent of senior renters) paid less than 30 per cent of their 1985 household income for gross rents (rent, electricity, heating and services).

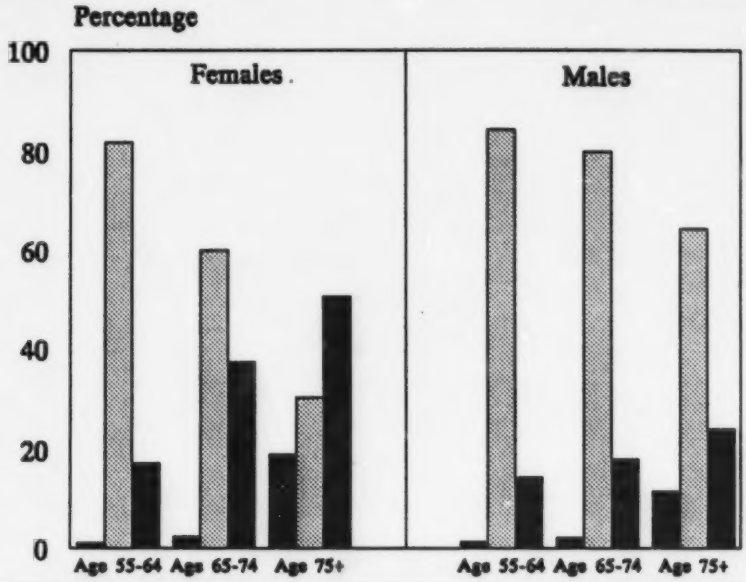
**Table 14**
**Percentage of the Saskatchewan Population Aged 55 Years and Over Living Alone, By Age Group and Gender, 1981 and 1986**

| | 1981 | | | 1986 | | |
|---|---|---|---|---|---|---|
| | Private Households | Living Alone | % | Private Households | Living Alone | % |
| Age 55-64 | | | | | | |
| Males | 43,940 | 4,575 | 10.4 | 43,660 | 4,960 | 11.4 |
| Females | 45,680 | 6,555 | 14.3 | 44,970 | 6,505 | 14.5 |
| Total | 89,620 | 11,130 | 12.4 | 88,630 | 11,465 | 12.9 |
| Age 65-74 | | | | | | |
| Males | 32,750 | 4,630 | 14.1 | 34,245 | 5,025 | 14.7 |
| Females | 35,090 | 11,790 | 33.5 | 39,145 | 13,335 | 34.1 |
| Total | 67,840 | 16,420 | 24.2 | 73,390 | 18,360 | 25.0 |
| Age 75+ | | | | | | |
| Males | 17,745 | 3,915 | 22.1 | 19,950 | 4,530 | 22.7 |
| Females | 20,565 | 10,990 | 53.4 | 24,540 | 13,850 | 56.4 |
| Total | 38,310 | 14,905 | 38.9 | 44,490 | 18,380 | 41.3 |

*Source:* *Census Families in Private Households: Persons, Children at Home, Structure and Type, Living Arrangements, 1981 Census of Canada, 92-905; The Nation Series: Families, Part 1, 1986 Census of Canada, 93-106.*

- A greater proportion of women lived alone than men. This was most notable in the 75 and over age group where 56.4 per cent of women lived alone in 1986 compared to 22.7 per cent of men.
- The proportion who lived alone in 1986 increased with age, from 11.4 per cent of men and 14.5 per cent of women in the 55-64 age group to 22.7 per cent of men and 56.4 per cent of women in the 75 and over age group.
- From 1981 to 1986, the proportion of persons aged 55 and over who lived alone increased for men and women of all age groups. The largest increase was for women aged 75 and over, from 53.4 per cent in 1981 to 56.4 per cent in 1986.

**Chart 35**
**Living Arrangements for the Saskatchewan Population Aged 55 Years and Over, By Age Group and Gender, 1986**




| | Females | | | Males | | |
|---|---|---|---|---|---|---|
| Collective dwellings | 1.2% | 2.5% | 19% | 1.4% | 2.2% | 11.6% |
| Family Households | 81.6% | 60% | 30.4% | 84.2% | 79.8% | 64.3% |
| Non-family Households | 17.2% | 37.5% | 50.6% | 14.4% | 18% | 24.1% |

Age Group

*Source:* *The Nation Series: Dwellings and Households, Part 1, 1986 Census of Canada, Statistics Canada, 93-104; The Nation Series: Families, Part 1, 1986 Census of Canada, 93-106.*

- Persons who lived in family households decreased dramatically with age. The proportion who lived in family households declined from 84.4 per cent of men aged 55-64 to 64.3 per cent of men aged 75 and over. For women, the proportion declined from 81.6 per cent for those aged 55-64 to 30.4 per cent for those aged 75 and over.

- The proportion of women in the age group 65 and over who lived in non-family private households was more than twice the proportion for men.

- In the 75 and over age group, 19 per cent of women and 11.6 per cent of men resided in collective dwellings.

**Table 15**
**Residents of Institutional Collective Dwellings by Age Group, Gender and Dwelling Type, Saskatchewan, 1986**

| Total residents of institutions (includes correctional & penal) | Total | % | Male | % | Female | % |
|---|---|---|---|---|---|---|
| Total all ages | 12,915 | 100.0 | 5,455 | 100.0 | 7,460 | 100.0 |
| Under age 55 | 2,750 | 21.3 | 1,960 | 35.9 | 795 | 10.6 |
| Age 55-64 | 685 | 5.3 | 370 | 6.8 | 310 | 4.2 |
| Age 65-74 | 1,405 | 10.9 | 630 | 11.5 | 775 | 10.4 |
| Age 75+ | 8,075 | 62.5 | 2,495 | 45.8 | 5,580 | 74.8 |
| Hospitals (general, psychiatric and physically handicapped) | | | | | | |
| Total all ages | 2,250 | 100.0 | 1,150 | 100.0 | 1,095 | 100.0 |
| Under age 55 | 1,210 | 53.3 | 725 | 63.0 | 475 | 43.4 |
| Age 55-64 | 175 | 7.8 | 105 | 9.1 | 76 | 6.9 |
| Age 65-74 | 195 | 8.7 | 95 | 8.3 | 100 | 9.1 |
| Age 75+ | 670 | 29.8 | 225 | 19.6 | 445 | 40.6 |
| Special Care Homes (elderly & chronically ill) | | | | | | |
| Total all ages | 9,600 | 100.0 | 3,345 | 100.0 | 6,255 | 100.0 |
| Under age 55 | 495 | 5.2 | 280 | 8.4 | 215 | 3.4 |
| Age 55-64 | 495 | 5.2 | 265 | 7.9 | 230 | 3.7 |
| Age 65-74 | 1,205 | 12.6 | 530 | 15.8 | 675 | 10.8 |
| Age 75+ | 7,405 | 77.0 | 2,270 | 67.9 | 5,135 | 82.1 |
| Religious Institutions | | | | | | |
| Total all ages | 630 | 100.0 | 150 | 100.0 | 480 | 100.0 |
| Under age 55 | 220 | 34.9 | 80 | 53.3 | 130 | 27.1 |
| Age 55-64 | 105 | 16.7 | 25 | 16.7 | 80 | 16.7 |
| Age 65-74 | 145 | 23.0 | 15 | 10.0 | 135 | 28.1 |
| Age 75+ | 160 | 25.4 | 30 | 20.0 | 135 | 28.1 |

*Source:* *The Nation Series: Dwellings and Households, Part 1, 1986 Census of Canada, Statistics Canada, 93-104.*

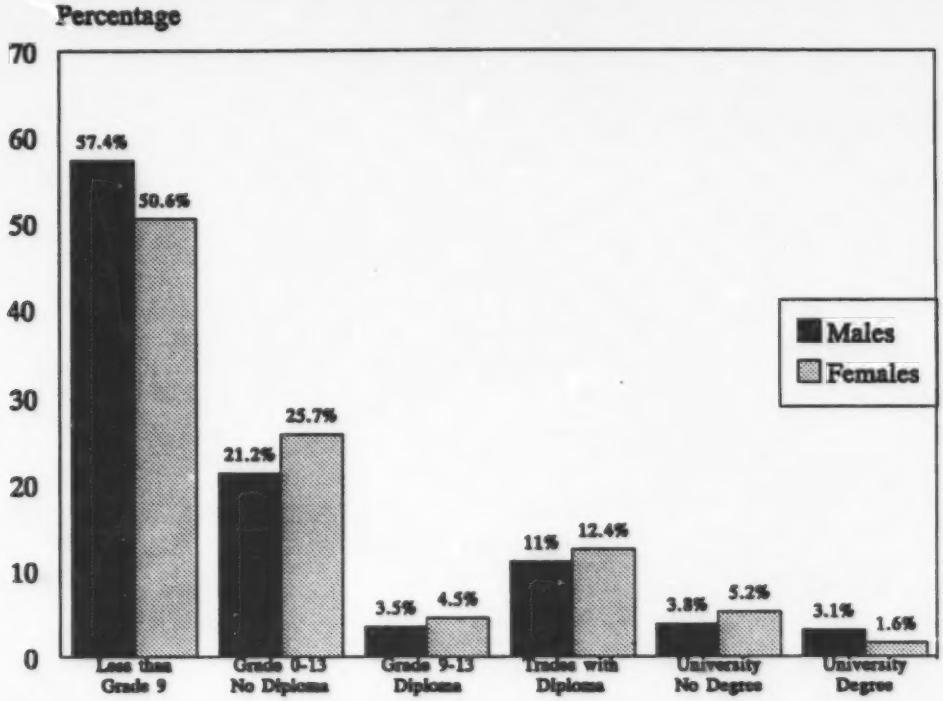
- Seniors comprised a large majority of the residents of institutional collective dwellings. Persons aged 65 and over comprised 73.4 per cent of the residents of all institutions.

- Out of a total 12,915 residents in institutions, 62.5 per cent were aged 75 and over. Almost 75 per cent of women in institutions were in this age group.

- Persons aged 65 and over comprised 89.6 per cent of the residents of Special Care Homes.

# Chapter 5 - Social and Other Characteristics

**Chart 36**
**Highest Level of Schooling, Saskatchewan Population Aged 65 Years and Over, By Gender, 1986**




*Source:* *1986 Census of Canada, Statistics Canada, Special Tabulations.*

- More than one-half of the seniors (57.4 per cent of males and 50.6 per cent of females) had less than a grade nine education.
- Only 3.1 per cent of males and 1.6 per cent of females had completed a university degree.

**Table 16**
**Full-time and Part-time University Enrolment, By Level and Age Group, Saskatchewan, 1979-80 and 1989-90**

| | 1979-80 | | | 1989-90 | |
|---|---|---|---|---|---|
| Undergraduate | Full-Time # | Part-Time # | | Full-Time # | Part-Time # |
| Age Group 46-50 | 26 | 226 | Age Group 45-49 | 124 | 403 |
| 51-55 | 10 | 146 | 50-54 | 46 | 167 |
| 56-60 | 4 | 61 | 55-59 | 17 | 57 |
| 61+ | 2 | 50 | 60+ | 7 | 78 |
| Graduate | | | | | |
| Age Group 46-50 | 12 | n/a | Age Group 45-49 | 33 | 69 |
| 51-55 | 1 | n/a | 50-54 | 10 | 17 |
| 56-60 | 3 | n/a | 55-59 | 6 | 4 |
| 61+ | 1 | n/a | 60+ | 4 | 2 |

Note the one-year difference in age groupings between '79-80 and '89-90.

*Source: Universities, Enrolment and Degrees, Statistics Canada, Catalogue 81-204.*

- Full-time and part-time enrolments at universities by older adults increased from 1979-80 to 1989-90. The number of part-time enrolments for the oldest age group (61+ in 1979-80 and 60+ in 1989-90) increased from 50 to 78 or by 56 per cent during these ten years.

- A total of 91 persons aged 60 and over were enroled in university in 1989-90. Eighty of those persons were enroled on a part-time basis.

**Table 17**
**Saskatchewan Population by Period of Immigration and Age Group, 1986**

| 1986 | All Ages | Under Age 55 | Age 55-64 | Age 65-74 | Age 75+ |
|---|---|---|---|---|---|
| Total Population | 996,695 | 787,950 | 89,625 | 75,030 | 44,090 |
| Non-Immigrant | 924,710 | 753,875 | 79,470 | 65,855 | 25,515 |
| Immigrant | 71,990 | 34,080 | 10,155 | 9,175 | 18,580 |
| % Immigrant | 7.2 | 4.3 | 11.3 | 12.2 | 42.1 |

**Percentage**

| Period of Immigration | All Ages | Under Age 55 | Age 55-64 | Age 65-74 | Age 75+ |
|---|---|---|---|---|---|
| All periods | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Before 1946 | 38.3 | 1.2 | 37.8 | 66.4 | 92.6 |
| 1946-66 | 26.4 | 31.1 | 49.4 | 26.0 | 5.6 |
| 1967-77 | 17.5 | 33.6 | 6.8 | 3.2 | 0.9 |
| 1978-82 | 11.4 | 21.8 | 3.8 | 3.2 | 0.5 |
| 1983-86 | 6.4 | 12.3 | 2.1 | 1.3 | 0.4 |

*Source:* ***Dimension Series: Profile of the Immigrant Population, 1986 Census of Canada, Statistics Canada, 93-155.***

- A significant percentage of older seniors had immigrated to Saskatchewan. Slightly more than 42 per cent of seniors aged 75 and over in 1986 were immigrants.
- Slightly more than 38 per cent of immigrants living in Saskatchewan had immigrated before 1946.
- About one-third (34.1 per cent) of immigrants under age 55 immigrated between 1978 and 1986.

**Table 18**
**Degree of Transportation Difficulty, Saskatchewan Population Aged 65 Years and Over, 1981 and 1985**

| | Percentage | |
|---|---|---|
| | Urban (1985) | Rural (1981) |
| Major transportation problem | 4.0 | 7.5 |
| A problem | 10.5 | 13.6 |
| Total | 14.5 | 21.1 |
| A small problem | 20.1 | 21.4 |
| No problem | 65.5 | 57.5 |
| Total | 85.6 | 78.9 |

*Source:* *Senior Citizens' Provincial Council, A Summary of the Transportation Patterns and Needs of the Urban Elderly in Saskatchewan, March 1987; Senior Citizens' Provincial Council, A Survey of the Transportation Needs of the Rural Elderly, 1982.*

- Transportation was no problem or only a small problem for 85.6 per cent of urban seniors and 78.9 per cent of rural seniors.

- More major transportation problems were experienced by rural seniors than by urban seniors -- 7.8 per cent compared to 4 per cent.

**Table 19**
**Usual Mode of Vehicular Transportation, By Age Group, Saskatchewan, 1985**

| Usual Mode | Percentage | | |
|---|---|---|---|
| | 65-74 Years | 75-84 Years | 85+ Years |
| Drive self | 67 | 41 | 13 |
| Driven by other "live-in" person | 8 | 9 | 17 |
| Driven by "live-out" person | 11 | 23 | 38 |
| Bus | 7 | 14 | 9 |
| Taxi | 5 | 10 | 13 |
| Volunteer transportation | 1 | 1 | 6 |
| Have no vehicular transportation | 1 | 2 | 4 |

*Source:* *Senior Citizens' Provincial Council, A Survey of the Transportation Patterns and Needs of the Urban Elderly in Saskatchewan, March 1987.*

- The percentage of seniors who drove themselves declined dramatically with age. The proportion of drivers declined from 67 per cent of the 65-74 age group to 41 per cent for the 75-84 age group and to 13 per cent for the age group 85 and over.

- As seniors age, more rides are provided by "live-out" persons, increasing from 11 per cent for the 65-74 age group to 23 per cent for the 75-84 age group and to 38 per cent for the age group 85 and over.

**Table 20**
**Percentage of Drivers Age 65 Years and Over, By Gender, Saskatchewan, 1981-1991**

| Year | Male Drivers | % of Males | Female Drivers | % of Females |
|---|---|---|---|---|
| 1981 | 43,326 | 79.5 | 20,209 | 32.5 |
| 1982 | 44,673 | 80.8 | 21,819 | 34.0 |
| 1983 | 45,734 | 81.6 | 23,698 | 35.9 |
| 1984 | 46,357 | 81.6 | 25,217 | 37.3 |
| 1985 | 46,971 | 81.3 | 27,077 | 38.9 |
| 1986 | 48,639 | 83.3 | 28,966 | 40.7 |
| 1987 | 49,599 | 83.6 | 30,668 | 42.2 |
| 1988 | 50,249 | 83.7 | 32,105 | 43.3 |
| 1989 | 50,539 | 83.2 | 33,494 | 44.3 |
| 1990 | 51,900 | 84.6 | 35,566 | 46.1 |
| 1991 | 52,461 | 85.0 | 37,201 | 47.6 |

*Source:* *Motor Vehicle Division, Saskatchewan Government Insurance, 1992.*

- The percentage of senior men and women who were drivers increased from 1981 to 1991. The percentage increased every year for senior women from 32.5 per cent in 1981 to 47.6 per cent in 1991. For senior men, the percentage increased more slowly from 79.5 per cent in 1981 to 85 per cent in 1991.

- During these ten years, the number of seniors who drove increased from 63,535 in 1981 to 89,662 in 1991, a 41.1 per cent increase.

**Table 21**
**Accident Involvement By Age Group, Saskatchewan, 1986-88**

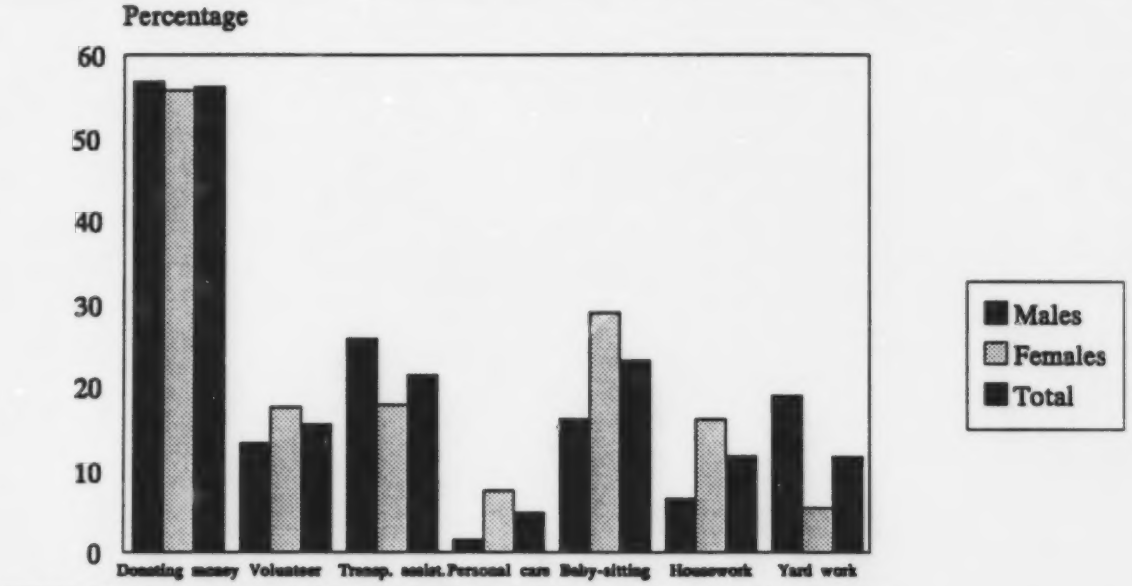
| | Accidents | | |
|---|---|---|---|
| Age | Frequency | Percentage | Rate per 100 Drivers |
| 16 - 25 | 61,506 | 41.18 | 14.28 |
| 26 - 35 | 35,805 | 23.97 | 7.43 |
| 36 - 45 | 20,290 | 13.58 | 6.01 |
| 46 - 55 | 12,238 | 8.19 | 5.13 |
| 56 - 65 | 10,186 | 6.82 | 4.60 |
| 66 - 70 | 3,760 | 2.52 | 4.13 |
| 71 - 75 | 2,842 | 1.90 | 4.15 |
| 76+ | 2,738 | 1.83 | 4.54 |
| All Ages | 149,365 | 100.0 | 7.74 |

*Source:* *Senior Drivers in Saskatchewan, Saskatchewan Government Insurance, May 1991.*

- The accident involvement rates per 100 drivers for seniors (4.13 for the age group 66-70, 4.15 for the age group 71-75 and 4.54 for the age group 76 and over) were significantly better than the accident involvement rate of 7.74 for all ages.

- The seniors' accident involvement rates were considerably better than the rate of 14.28 for the age group 16-25.

**Chart 37**
**Percentage of Respondents Who Gave Selected Types of Help, Persons Aged 55 Years and Over, By Gender, Canada, 1985**




| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Males | 56.8% | 13.3% | 25.8% | 1.6% | 16.2% | 6.6% | 19% |
| Females | 55.8% | 17.6% | 17.9% | 7.6% | 29% | 16.2% | 5.5% |
| Total | 56.2% | 15.6% | 21.5% | 4.9% | 23.2% | 11.8% | 11.7% |

Type of Help

*Source:* *Family and Friendship Ties Among Canada's Seniors, Statistics Canada, 89-508.*

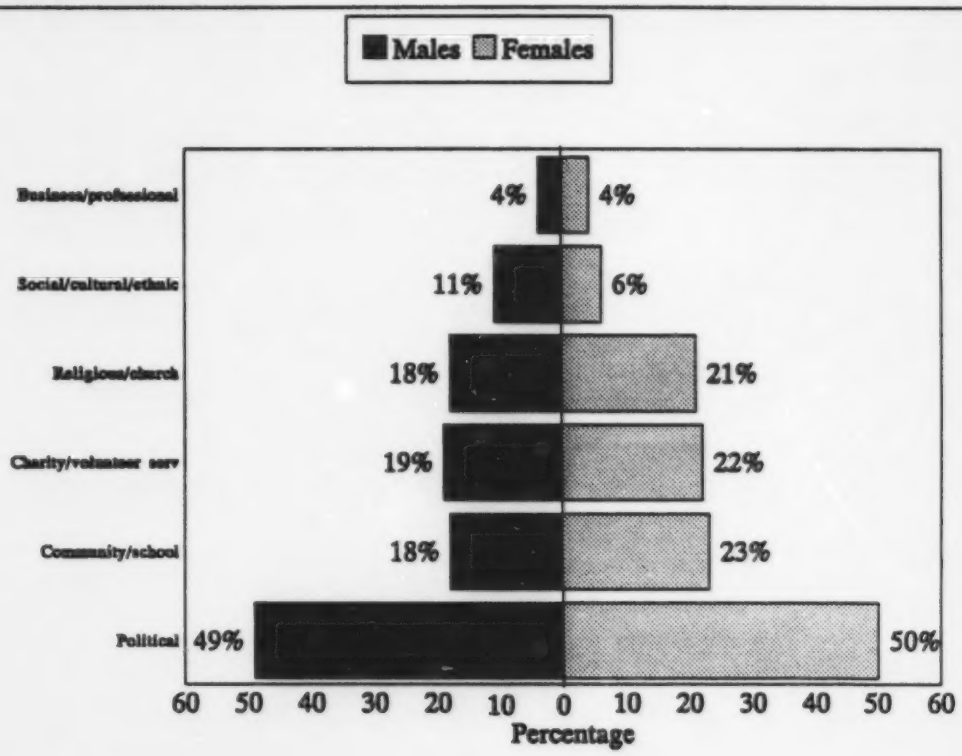
- In providing help, Canadians aged 55 and over were twice as likely to donate money than provide any other type of assistance. Donations were made by 56.2 per cent of persons aged 55 and over in 1985.

- After donations, baby-sitting (23.2 per cent) and transportation assistance (21.5 per cent) were the most frequent types of help provided to others.

- More females than males provided assistance in volunteer work, personal care, baby-sitting and housework.

- Males provided more assistance than females in the areas of donations, transportation services and yard work.

**Chart 38**
**Involvement in Selected Organizations, Population Aged 65 Years and Over, By Gender, Canada, 1988**




*Source:* *General Social Survey, Cycle Four, 1989, Statistics Canada, unpublished data; A Portrait of Seniors in Canada, Statistics Canada, 89-519.*

- Nearly one-half of seniors in Canada had some involvement with political organizations in 1988. Seniors were twice as likely to be involved in political organizations than any other type of organization.

- More female seniors than males were involved with all types of organizations with the exception of social, cultural or ethnic organizations (6 per cent for females versus 11 per cent for males). In the case of business, professional or other work related organizations, 4 per cent of men and women reported some involvement.

## Summary

## Summary

The information presented in this report illustrates the size and other characteristics of the age group 65 and over. The 59 charts and tables help to give a perspective on the many attributes of this growing segment of the population. This information not only allows us to analyze the seniors of today but also provides us with a glimpse of the future.

### Demographics

The chapter on demographics outlined the growth in the senior population. Unlike any previous time in Saskatchewan history, seniors constitute the fastest growing segment of the population. Back in 1911, only one out of every 59 persons was a senior. The ratio had changed dramatically to one senior out of every seven persons in 1991. The 138,600 seniors resident in Saskatchewan represented 13.9 per cent of the provincial population.

The growth in the number of seniors in more recent decades can be attributed to increased life expectancy. This factor, combined with declining birth rates, resulted in seniors comprising a larger proportion of the Saskatchewan population.

This aging of the population has changed the composition of the senior population. In the 1966 Census, senior women outnumbered senior men only in the age group 90 and over. By the 1976 Census, women outnumbered men in virtually all the age groups within the senior population. In 1991, there were 128 women for every 100 men aged 65 years and over.

The growth in the senior population will continue in the years ahead. Seniors are projected to comprise 24.5 per cent of the Canadian population by 2036. It is not unrealistic to assume that the proportion of seniors in Saskatchewan in 2036 will approximate the national figure of 24.5 per cent. This means one out of every four persons will be a senior.

The most significant factor contributing to this future increase in the senior population will be the aging of the baby boom generation born between 1946 and 1965.

A major change will occur in the size of the age groups within the Saskatchewan senior population. The age group 85 and over is projected to increase dramatically -- by 81.8 per cent over the next 20 years.

The growth in the senior population will accelerate in the future. The senior population took 70 years to more than double from 4.7 per cent of the Canadian population in 1911 to 9.7 per cent in 1981. However, the senior population in Canada will take only 40 years to more than double from 11.6 per cent of the total population in 1991 to a projected 23.8 per cent by 2031. Similar growth can be expected in Saskatchewan.

The trend of an increasing senior population will have implications for social programs and the ability of the working age population to finance social supports. The dependency ratio reached a peak in both Canada and Saskatchewan during the mid 1960's due to the increase in the 0-17 age group (baby boomers). The projected dependency ratio in 2036 will not be much greater than in 1976 and considerably less than in 1961.

Higher program expenditures on seniors in the future may not necessarily be compensated by reduced expenditures in other areas. The seniors dependency ratio is projected to increase at a rate greater than the decrease in the youth dependency ratio. At the present time, the Saskatchewan government spends approximately twice as much on seniors than on youth on a per capita basis.

**Income and Expenditures**

The chapter on income and expenditures indicated that Saskatchewan had the lowest rate of low income for seniors in Canada. The rate of low income declined from 21.3 per cent in 1986 to 13.3 per cent in 1989. The trend of improving incomes was evident in the declining caseloads of income support programs.

Even with improved incomes, there were major differences in the amount of retirement income reported by men and women. The average incomes in 1985 was substantially higher for senior men than senior women. The situation was particularly acute for the 65-69 age group where the average income for men was almost double that of women.

Another difference between men and women was the relative stability of the incomes for women. The average incomes declined more rapidly with age for senior men than senior women. There was a difference of $10,543 between the 1985 average incomes for men in the 55-59 age group and men in the 70 and over age group. The difference was $2,065 for women in the same age groups.

This relative stability in incomes also applied to women of all ages. The average incomes for women aged 15 and over did not differ substantially from the average incomes for women aged 65 and over. However, there were major differences between the average incomes of men and women of all ages.

The sources of retirement income help to explain the disparity in incomes between senior men and senior women. Public pensions were more important to unattached women in Canada, contributing 59.8 per cent of their 1987 incomes compared to 52.8 per cent for unattached men. Old Age Security and the Guaranteed Income Supplement, programs of minimum income, provided 40.3 per cent of the incomes of unattached women and 30.5 per cent of the incomes of unattached men.

The importance of the various sources of retirement income were different for senior families. Nationally, families headed by senior women received 62 per cent of their 1987 incomes from private sources compared to 58 per cent for families headed by men. Earnings were the major source of income for families headed by women, contributing 44 per cent of their income.

The total income of seniors increased in real terms from 1971 to 1987 as the result of several new initiatives. The quarterly indexing of Old Age Security and the Guaranteed Income Supplement was introduced in 1973. In 1974, the premiums for spousal Registered Retirement Savings Plans were deductible for Income Tax purposes.

Several new programs for seniors were also implemented. The federal government introduced the Spouses' Allowance in 1975 and the Widowed Spouses' Allowance in 1985. In Saskatchewan, the Saskatchewan Income Plan was introduced in 1975 followed by the Saskatchewan Pension Plan and the Senior Citizens' Heritage Program both in 1986.

Another factor contributing to the increase in the total income of seniors was the maturation of the Canada Pension Plan/Quebec Pension Plan.

The trend of declining income support caseloads will continue in the foreseeable future. Seniors' total incomes should continue to improve and will be assisted by increased contribution limits for Registered Retirement Savings Plans. The increased participation in the labour force may provide more opportunities for women to contribute to private and public pension plans. However, a lack of pension plans on the part of employers combined with lower-paying jobs may result in minor improvements in the retirement incomes of some women.

The trend of an increasing senior population will have implications for publicly funded pensions in the future. The implications will be of particular concern to the federal government which has responsibility for the bulk of the expenditures on public pensions.

**Health**

The chapter on health indicated the vast majority of Saskatchewan's seniors are functionally independent. Eighty-two per cent of seniors lived independently in 1989-90, often with the support of families and friends. The remaining 18 per cent required different degrees of assistance in the form of home care and institutional care.

The level of independence experienced by seniors was affected by disabilities. Almost 46 per cent of seniors in Saskatchewan reported at least one disability in 1986. The proportion of seniors affected by disabilities increased with age. Over 70 per cent of the age group 85 years and over had some form of disability.

Not surprisingly, seniors were major users of health care in 1989-90, often at rates that exceeded their proportion of the provincial population. However, a relatively small portion of seniors made disproportionate use of certain services. For instance, 7 per cent of seniors used 92 per cent of the institutional care services while 11 per cent of the senior population consumed 85 per cent of the services provided by home care.

In some areas, the differences between seniors and the general population were not substantial. The 95.6 per cent of seniors who used physician services in 1989-90 was slightly higher than the 87.5 per cent for persons of all ages. However, seniors averaged 24.9 physician services during the year while the general population averaged 14.3 physician services.

Seniors and children were the largest users of certain health care services. Virtually all seniors aged 75 and over and all children under age one used physician services. In addition, children under age one and seniors aged 65 years and over accounted for proportionately more patient days than any other age group.

The use of health care services by seniors tended to increase with age, both in the number of services used and the percentage of the age group using the services. More senior women than senior men were users of health care services, notably in home care and institutional care. The women also tended to be widowed and in the more elderly age groups. This can be partially explained by the larger number of senior women than senior men, particularly in the age group 85 years and over.

Health care is the area of provincial responsibility that will be most affected by the projected increase in the senior population. Total expenditures on health care will increase due to higher utilization rates of health care services by seniors. The projected 81.8 per cent increase in the size of the 85 and over age group by the year 2011 is also a significant factor.

**Housing**

The chapter on housing outlined the high degree of home ownership among seniors in Saskatchewan. Four out five seniors in the age group 65-74 owned their homes in 1986.

With increasing age, seniors looked for other housing alternatives which were better suited to their lifestyle needs. The proportion of seniors living in family households declined with age. At the same time, the proportion of seniors living in non-family households and collective dwellings increased with age.

A notable feature of these living arrangements was the number of senior women in Saskatchewan who lived by themselves. Over 50 per cent of women aged 75 and over lived alone in 1986. By comparison, 22.7 per cent of men in the same age group lived alone.

The monthly shelter costs for seniors declined with the increasing age of the household maintainer. However, the average owner's major payments decreased more rapidly than the average gross rents. The decrease was greater for home owners, likely due to households having paid off their mortgages.

Seniors in Saskatchewan who owned their homes spent less of their income on housing than those seniors who rented. Almost two-thirds of senior owners paid less than 15 per cent of their 1985 income for major payments. On the other hand, 69.5 per cent of senior renters paid less than 30 per cent of their 1985 income in the form of gross rents.

The projected increase in the senior population will have implications for the housing options necessary to meet the various levels of independence required by seniors. A mix of local housing and support service alternatives will be required to meet future needs.

**Social and Other Characteristics**

The chapter on social and other characteristics illustrated some of the diverse attributes of seniors.

One of those attributes is the varied cultural and ethnic backgrounds of seniors in Saskatchewan. Information in the Demographics Chapter indicated that 54.5 per cent of seniors have an ethnic origin other than English or French. In addition, slightly more than 42 per cent of seniors in Saskatchewan aged 75 and over were immigrants with the vast majority immigrating before 1946.

It is important that all seniors be active participants in our society. This includes access to services and involvement in the decisions that affect their lives. Elderly members of ethnic groups may have unique needs that are not being met. Included in these unique needs are the economic and social issues affecting Indian and Metis seniors.

The diverse interests of Saskatchewan's seniors include lifelong learning. More seniors have recognized the benefits and have returned to the education system. This interest may be partially explained by the fact that less than one-half of seniors have completed elementary school. Part-time and full-time enrolment by seniors has increased in different programs including those offered by Saskatchewan's universities.

Education for seniors, today and in the future, is important as a leisure activity and for ensuring functional literacy to deal with the demands of daily living.

The resourcefulness of Saskatchewan's seniors was evident when it came to meeting their needs for transportation. The majority of seniors had no problem or a small problem with transportation. Private vehicles provided for a majority of their transportation. Seniors were able to drive themselves as well as receive rides from friends, family and neighbours. Seniors were also safe drivers as their accident involvement rate was significantly better than the accident involvement rate for drivers of all ages.

However, transportation continues to be an important issue for seniors in smaller towns and villages. These seniors do not have access to the types of services available in larger communities.

Seniors in Canada demonstrated their generosity by reciprocating the supports they received from the community-at-large. Almost 50 per cent of seniors reported some involvement with political organizations in 1988. In addition, many older Canadians provided different types of assistance to others. Over 56 per cent of persons aged 55 and over made donations in 1985 while others provided baby sitting services and transportation assistance.

As a group, seniors represent a pool of wisdom and experience that can be of value to all members of society.

**Conclusion**

Seniors are a heterogeneous group with diverse interests and backgrounds. They have much to contribute to the resolution of the issues that affect not only seniors, but our whole society.

In the recent past, efforts were concentrated on those issues which affected the ability of seniors to maintain their independence. Accomplishments on behalf of seniors include increased incomes through improved public pensions. The health care system offers a greater range of services to seniors. More senior housing is available and is better designed. Transportation programs assist seniors in getting around their communities and remaining active.

Today, seniors have expanded their concerns to include those intangibles that add to the quality of life. Seniors are volunteering their skills and expertise to community groups as well as different causes. They also devote more time to creative challenges and personal goals.

The seniors of the future will be different than the seniors of today. Comparatively, many members of the baby boom generation will have more formal education. They also will tend to be in better physical health and better prepared financially for retirement.

The aging of the population presents new challenges to seniors as well as to the private and public institutions providing services to them.

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The data outlined in this document are obtained from published information available from federal and provincial sources. The majority of information was obtained from various publications of Statistics Canada. These data were supplemented with information from Health and Welfare Canada, Saskatchewan Health, Saskatchewan Government Insurance, the Senior Citizens' Provincial Council, the Saskatchewan Seniors' Secretariat and other sources.

Readers requiring more detailed information should consult the source documents listed as part of this bibliography.

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